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# 公司資料

## CORPORATE INFORMATION

於二零一三年八月七日  
as of 7 August 2013

### 榮譽主席

### Honorary Chairman

廖烈文先生 GBS, JP, FIBA

Mr LIU Lit Man, GBS, JP, FIBA

### 董事會

### Board of Directors

#### 常務董事

#### Executive Directors

廖烈武博士 LLD, MBE, JP  
(主席)

Dr LIU Lit Mo, LLD, MBE, JP  
(Chairman)

廖烈智先生  
(副主席兼董事總經理)

Mr LIU Lit Chi  
(Deputy Chairman and Managing Director)

劉惠民先生  
(行政總裁)

Mr LAU Wai Man  
(Chief Executive Officer)

廖鐵城先生  
(副行政總裁)

Mr Don Tit Shing LIU  
(Deputy Chief Executive Officer)

廖俊寧先生

Mr Wilfred Chun Ning LIU

#### 非常務董事

#### Non-executive Directors

何家樂先生

Mr HE Jiale

堀越秀一先生

Mr Hidekazu HORIKOSHI

廖坤城先生

Mr Christopher Kwun Shing LIU

周卓如先生 BBS, JP

Mr Alfred Cheuk Yu CHOW, BBS, JP

孟慶惠先生

Mr MENG Qinghui

#### 獨立非常務董事

#### Independent Non-executive Directors

陳有慶博士 GBS, LLD, JP

Dr Robin Yau Hing CHAN, GBS, LLD, JP

范華達先生

Mr Timothy George FRESHWATER

謝德耀先生

Mr Wanchai CHIRANAKHORN

鄭毓和先生

Mr CHENG Yuk Wo

馬照祥先生

Mr Andrew Chiu Cheung MA

### 其他副行政總裁

### Other Deputy Chief Executive Officers

曾昭永先生  
(營運總監)  
資訊科技處

Mr TSANG Chiu Wing  
(Chief Operating Officer)  
Information Technology Division

王克嘉先生  
信貸風險管理處

Mr WONG Har Kar  
Credit Risk Management Division

**總經理**

**General Managers**

陳凱傑先生  
(財務總監)  
財務及資金管理處

Mr Frederick Hoi Kit CHAN  
(Chief Financial Officer)  
Finance & Treasury Management Division

屈肇祥先生  
零售銀行處

Mr Patrick Siu Cheung WAT  
Retail Banking Division

朱惠雄先生  
財富管理處

Mr Kevin Wai Hung CHU  
Wealth Management Division

楊建華先生  
(公司秘書兼法律顧問)  
企業事務處

Mr Michael Kin Wah YEUNG  
(Company Secretary & Legal Counsel)  
Corporate Affairs Division

李婉華女士  
企業銀行業務處

Ms Teresa Yuen Wah LEE  
Corporate & Commercial Banking Division

**註冊辦事處**

**Registered Office**

香港德輔道中二十四號  
創興銀行中心地下  
電話：(852) 3768 1111  
傳真：(852) 3768 1888  
電訊：75700 LCHB HX  
環球銀行財務電信代號：LCHB HK HH  
網址：http://www.chbank.com  
電郵：info@chbank.com

Ground Floor, Chong Hing Bank Centre  
24 Des Voeux Road Central, Hong Kong  
Telephone : (852) 3768 1111  
Facsimile : (852) 3768 1888  
Telex : 75700 LCHB HX  
SWIFT BIC : LCHB HK HH  
Website : http://www.chbank.com  
E-mail : info@chbank.com



**主要法律顧問**

**Principal Legal Advisers**

蔣尚義律師行  
的近律師行  
何君柱、方燕翔律師樓  
周卓如律師行

Anthony Chiang & Partners  
Deacons  
K C Ho & Fong  
Kwan & Chow

**核數師**

**Auditors**

德勤·關黃陳方會計師行

Deloitte Touche Tohmatsu

**股份登記及過戶處**

**Share Registrar and Transfer Office**

香港中央證券登記有限公司

Computershare Hong Kong Investor Services Limited

**股份代號及簡稱**

**Stock Codes and Short Names**

本銀行(一)股份及(二)於二零二零年到期之後償票據於香港聯合交易所有限公司之股份代號及簡稱分別為(一)01111(創興銀行)及(二)04327(CH BANK N2011)。

The Stock Exchange of Hong Kong Limited's Stock Codes and Short Names in respect of the Bank's (i) shares and (ii) subordinated notes due 2020 are (i) 01111 (CHONG HING BANK) and (ii) 04327 (CH BANK N2011), respectively.

# 簡明綜合損益表

## CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

|                               |  | 六月三十日止六個月<br>Six months ended 30 June |             |
|-------------------------------|--|---------------------------------------|-------------|
|                               |  | 2013                                  | 2012        |
|                               |  | 港幣千元                                  | 港幣千元        |
|                               |  | HK\$'000                              | HK\$'000    |
|                               |  | (未經審核)                                | (未經審核)      |
|                               |  | (Unaudited)                           | (Unaudited) |
|                               | 附註<br>Notes  |                                       |             |
| 利息收入                          | Interest income  | 762,101                               | 782,675     |
| 利息支出                          | Interest expense   | (286,363)                             | (382,124)   |
| 淨利息收入                         | Net interest income  | 475,738                               | 400,551     |
| 費用及佣金收入                       | Fee and commission income  | 140,228                               | 122,059     |
| 費用及佣金支出                       | Fee and commission expenses  | (34,351)                              | (30,182)    |
| 淨費用及佣金收入                      | Net fee and commission income  | 105,877                               | 91,877      |
| 按公平值列賬及列入損益賬<br>之金融工具之淨(虧損)溢利 | Net (losses) gains on financial<br>instruments at fair value through<br>profit or loss | (116,056)                             | 28,358      |
| 公平值對沖之淨(虧損)溢利                 | Net (losses) gains on fair value hedge   | (262)                                 | 727         |
| 其他營業收入                        | Other operating income   | 228,147                               | 122,660     |
| 營業支出                          | Operating expenses   | (358,253)                             | (387,075)   |
|                               |  | 335,191                               | 257,098     |
| 貸款減值準備                        | Impairment allowances on<br>loans and advances   |                                       |             |
| - 新增減值                        | - New allowances   | (28,269)                              | (4,716)     |
| - 減值回撥                        | - Amounts reversed   | 10,677                                | 39,148      |
|                               |  | (17,592)                              | 34,432      |
| 出售物業及設備之淨虧損                   | Net losses on disposal of<br>property and equipment                                    | (978)                                 | (8)         |
| 出售可供出售證券之淨溢利                  | Net gains on disposal of<br>available-for-sale securities                              | 51                                    | 468         |
| 出售投資物業及其公平值調整<br>之淨溢利         | Net gains on disposal of and<br>fair value adjustments on<br>investment properties     | 4,237                                 | 6,646       |
| 所佔聯營公司之溢利                     | Share of profits of associates   | 8,348                                 | 10,387      |
| 除稅前溢利                         | Profit before taxation   | 329,257                               | 309,023     |
| 稅項                            | Taxation   |                                       |             |
| - 香港                          | - Hong Kong  | (43,691)                              | (39,828)    |
| - 海外                          | - Overseas   | (9,093)                               | (9,006)     |
| - 遞延稅項                        | - Deferred tax   | (166)                                 | (440)       |
|                               |  | (52,950)                              | (49,274)    |
| 期內溢利                          | Profit for the period  |                                       |             |
| - 屬於本銀行擁有人                    | - attributable to owners of the Bank   | 276,307                               | 259,749     |
| 每股盈利 - 基本                     | Earnings per share - basic   | HK\$0.64                              | HK\$0.60    |

**簡明綜合損益及其他全面收益表**  
**CONDENSED CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND**  
**OTHER COMPREHENSIVE INCOME**

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

|                         |  | 六月三十日止六個月<br>Six months ended 30 June |                       |
|-------------------------|--|---------------------------------------|-----------------------|
|                         |  | 2013                                  | 2012                  |
|                         |  | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000      |
|                         |  | (未經審核)<br>(Unaudited)                 | (未經審核)<br>(Unaudited) |
| 期內溢利                    | Profit for the period  | <u>276,307</u>                        | <u>259,749</u>        |
| 其他全面收益                  | Other comprehensive income   |                                       |                       |
| 可隨後重新分類至損益表之項目：         | Items that may be reclassified subsequently to profit or loss:                           |                                       |                       |
| 因折算之外匯調整                | Exchange differences arising on translation  | 8,268                                 | (3,628)               |
| 期內可供出售證券其公平值調整之(虧損)溢利   | Fair value (losses) gains on available-for-sale securities arising during the period     | (70,701)                              | 66,158                |
| 所佔聯營公司之其他全面(支出)收益       | Share of other comprehensive (expense) income of associates                              | (230)                                 | 250                   |
| 因出售可供出售證券而導致重新分類到損益賬之金額 | Amount reclassified to the profit or loss upon disposal of available-for-sale securities | (51)                                  | (468)                 |
| 關於出售可供出售證券之所得稅影響        | Income tax effect relating to disposal of available-for-sale securities                  | 8                                     | 77                    |
| 關於可供出售證券公平值調整之所得稅影響     | Income tax effect relating to fair value change of available-for-sale securities         | <u>11,873</u>                         | <u>(10,733)</u>       |
| 期內其他全面(支出)收益(除稅後)       | Other comprehensive (expenses) income for the period (net of tax)                        | <u>(50,833)</u>                       | <u>51,656</u>         |
| 期內全面收益總額                | Total comprehensive income for the period  | <u><u>225,474</u></u>                 | <u><u>311,405</u></u> |
| 期內全面收益總額屬於：             | Total comprehensive income for the period attributable to:                               |                                       |                       |
| 本銀行擁有人                  | Owners of the Bank   | <u><u>225,474</u></u>                 | <u><u>311,405</u></u> |

# 簡明綜合財務狀況表

## CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

於二零一三年六月三十日

as at 30 June 2013

|                              |   |                       | 二零一三年<br>六月三十日<br>30 June 2013 | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|------------------------------|---|-----------------------|--------------------------------|--------------------------------------|
|                              |   |                       | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                     |
|                              | 附註<br>Notes   | (未經審核)<br>(Unaudited) |                                | (經審核)<br>(Audited)                   |
| <b>資產</b>                    | <b>Assets</b>   |                       |                                |                                      |
| 庫存現金及短期資金                    | Cash and short-term funds   | 15                    | 11,960,197                     | 17,331,877                           |
| 存放同業及其他財務機構於<br>一至十二個月內到期之款項 | Placements with banks and<br>other financial institutions<br>maturing between one to<br>twelve months |                       | 8,423,633                      | 4,789,513                            |
| 衍生金融工具                       | Derivative financial instruments  | 16                    | 107,669                        | 187,911                              |
| 按公平值列賬及列入損益賬<br>之金融資產        | Financial assets at fair value<br>through profit or loss  | 17                    | 91,350                         | 1,213,410                            |
| 可供出售之證券                      | Available-for-sale securities   | 17                    | 4,567,204                      | 4,222,217                            |
| 持至到期日之證券                     | Held-to-maturity securities   | 17                    | 11,556,974                     | 9,600,020                            |
| 貸款及其他賬項                      | Advances and other accounts   | 19                    | 43,665,018                     | 42,109,218                           |
| 聯營公司權益                       | Interests in associates   |                       | 186,888                        | 182,970                              |
| 投資物業                         | Investment properties   | 20                    | 136,162                        | 135,318                              |
| 物業及設備                        | Property and equipment  | 21                    | 913,939                        | 928,380                              |
| 預付土地租金                       | Prepaid lease payments for land   | 22                    | 2,417                          | 2,423                                |
| 遞延稅項資產                       | Deferred tax assets   | 27                    | 1,475                          | 1,502                                |
| 商譽                           | Goodwill  | 11                    | 50,606                         | 50,606                               |
| <b>資產總額</b>                  | <b>Total assets</b>   |                       | <b>81,663,532</b>              | <b>80,755,365</b>                    |
| <b>負債</b>                    | <b>Liabilities</b>  |                       |                                |                                      |
| 同業及其他財務機構存款及結餘               | Deposits and balances of banks<br>and other financial institutions                                    |                       | 2,080,049                      | 1,843,477                            |
| 於回購協議下出售之金融資產                | Financial assets sold under<br>repurchase agreements  | 23                    | 437,349                        | 433,681                              |
| 客戶存款                         | Deposits from customers   | 24                    | 68,755,915                     | 67,508,748                           |
| 存款證                          | Certificates of deposit   | 25                    | 177,511                        | 667,636                              |
| 衍生金融工具                       | Derivative financial instruments  | 16                    | 194,445                        | 248,656                              |
| 其他賬項及應付費用                    | Other accounts and accruals   |                       | 707,528                        | 740,229                              |
| 應付稅款                         | Current tax liabilities   |                       | 57,449                         | 16,327                               |
| 借貸資本                         | Loan capital  | 26                    | 1,794,150                      | 1,898,957                            |
| 遞延稅項負債                       | Deferred tax liabilities  | 27                    | 11,832                         | 23,574                               |
| <b>負債總額</b>                  | <b>Total liabilities</b>  |                       | <b>74,216,228</b>              | <b>73,381,285</b>                    |
| <b>屬於本銀行擁有人的資金</b>           | <b>Equity attributable to<br/>owners of the Bank</b>  |                       |                                |                                      |
| 股本                           | Share capital   |                       | 217,500                        | 217,500                              |
| 儲備                           | Reserves  |                       | 7,229,804                      | 7,156,580                            |
| <b>資金總額</b>                  | <b>Total equity</b>   |                       | <b>7,447,304</b>               | <b>7,374,080</b>                     |
| <b>負債及資金總額</b>               | <b>Total liabilities and equity</b>   |                       | <b>81,663,532</b>              | <b>80,755,365</b>                    |

# 簡明綜合股東權益轉變表

## CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

|                       | 附註<br>Notes | 股本                                | 股本溢價                              | 投資重估儲備                             |  | 公積金                                    | 換算儲備                                       | 法定儲備                                      | 保留溢利                                    | 總額                        |
|-----------------------|-------------|-----------------------------------|-----------------------------------|------------------------------------|--|--|--|---|---|---------------------------|
|                       |             | Share capital<br>港幣千元<br>HK\$'000 | Share premium<br>港幣千元<br>HK\$'000 | 商譽<br>Goodwill<br>港幣千元<br>HK\$'000 | revaluation<br>reserve<br>港幣千元<br>HK\$'000 | General<br>reserve<br>港幣千元<br>HK\$'000 | Translation<br>reserve<br>港幣千元<br>HK\$'000 | Regulatory<br>reserve<br>港幣千元<br>HK\$'000 | Retained<br>profits<br>港幣千元<br>HK\$'000 | Total<br>港幣千元<br>HK\$'000 |
| 於二零一三年一月一日            |             | 217,500                           | 1,542,817                         | (182)                              | 187,327                                    | 1,388,500                              | 26,236                                     | 387,000                                   | 3,624,882                               | 7,374,080                 |
| 期內溢利                  |             | -                                 | -                                 | -                                  | -  | -                                      | -  | -   | 276,307                                 | 276,307                   |
| 期內其他全面(支出)收益          |             | -                                 | -                                 | -                                  | (59,101)                                   | -                                      | 8,268                                      | -   | -                                       | (50,833)                  |
| 期內全面(支出)收益總額          |             | -                                 | -                                 | -                                  | (59,101)                                   | -                                      | 8,268                                      | -   | 276,307                                 | 225,474                   |
| 二零一二年年度末期股息           | 14          | -                                 | -                                 | -                                  | -  | -                                      | -  | -   | (152,250)                               | (152,250)                 |
| 於保留溢利中特別指定之法定儲備       |             | -                                 | -                                 | -                                  | -  | -                                      | -  | 36,000                                    | (36,000)                                | -                         |
| 於二零一三年六月三十日<br>(未經審核) |             | <u>217,500</u>                    | <u>1,542,817</u>                  | <u>(182)</u>                       | <u>128,226</u>                             | <u>1,388,500</u>                       | <u>34,504</u>                              | <u>423,000</u>                            | <u>3,712,939</u>                        | <u>7,447,304</u>          |
| 於二零一二年一月一日            |             | 217,500                           | 1,542,817                         | (182)                              | 33,807                                     | 1,388,500                              | 21,648                                     | 408,000                                   | 3,260,642                               | 6,872,732                 |
| 期內溢利                  |             | -                                 | -                                 | -                                  | -  | -                                      | -  | -   | 259,749                                 | 259,749                   |
| 期內其他全面收益(支出)          |             | -                                 | -                                 | -                                  | 55,284                                     | -                                      | (3,628)                                    | -   | -                                       | 51,656                    |
| 期內全面收益(支出)總額          |             | -                                 | -                                 | -                                  | 55,284                                     | -                                      | (3,628)                                    | -   | 259,749                                 | 311,405                   |
| 二零一一年年度末期股息           | 14          | -                                 | -                                 | -                                  | -  | -                                      | -  | -   | (152,250)                               | (152,250)                 |
| 釋放特別指定之法定儲備至保留溢利      |             | -                                 | -                                 | -                                  | -  | -                                      | -  | (12,000)                                  | 12,000                                  | -                         |
| 於二零一二年六月三十日<br>(未經審核) |             | <u>217,500</u>                    | <u>1,542,817</u>                  | <u>(182)</u>                       | <u>89,091</u>                              | <u>1,388,500</u>                       | <u>18,020</u>                              | <u>396,000</u>                            | <u>3,380,141</u>                        | <u>7,031,887</u>          |

本集團之保留溢利包括本集團聯營公司所保留一筆為數港幣70,712,000元之保留溢利(二零一二年六月三十日:保留溢利為港幣48,283,000元)。

The retained profits of the Group included retained profits of HK\$70,712,000 (30 June 2012: retained profits of HK\$48,283,000) retained by the associates of the Group.

法定儲備之成立乃為符合香港金融管理局之要求及法定儲備派發予本銀行股東前須諮詢香港金融管理局之意見。

The regulatory reserve is set up in compliance with the Hong Kong Monetary Authority's requirements and is distributable to the shareholders of the Bank subject to consultation with the Hong Kong Monetary Authority (the "HKMA").

公積金包括以往年度保留溢利之調撥。

The general reserve comprises transfers from previous years' retained profits.



# 簡明綜合現金流動表

## CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

|                       | 六月三十日止六個月  |                |
|-----------------------|--|----------------|
|                       | 2013   | 2012           |
|                       | 港幣千元   | 港幣千元           |
|                       | HK\$'000   | HK\$'000       |
|                       | (未經審核)   | (未經審核)         |
|                       | (Unaudited)  | (Unaudited)    |
| <b>經營業務</b>           | <b>OPERATING ACTIVITIES</b>  |                |
| 除稅前溢利                 | 329,257  | 309,023        |
| 調整：                   | Adjustments for:   |                |
| 淨利息收入                 | (475,738)  | (400,551)      |
| 貸款減值準備（減值回撥準備）之淨額     | Net charge (reversal) of impairment allowances on loans and advances                                     | (34,432)       |
|                       | 17,592   | (34,432)       |
| 出售物業及設備之淨虧損           | Net losses on disposal of property and equipment   | 8              |
| 出售可供出售證券之淨溢利          | Net gains on disposal of available-for-sale securities   | (468)          |
| 出售投資物業及其公平值調整之淨溢利     | Net gains on disposal of and fair value adjustments on investment properties                             | (6,646)        |
|                       | (4,237)  | (6,646)        |
| 所佔聯營公司之溢利             | Share of profits of associates   | (10,387)       |
| 公平值對沖之淨虧損（溢利）         | Net losses (gains) on fair value hedge   | (727)          |
|                       | 262  | (727)          |
| 投資股息收入                | Dividend income from investments   | (6,036)        |
| 折舊                    | Depreciation   | 29,175         |
| 預付土地租金之釋放             | Release of prepaid lease payments for land   | 33             |
| 匯兌調整                  | Exchange adjustments   | (5,170)        |
|                       | 8,745  | (5,170)        |
| 營運資產及負債變動前之營運現金流      | Operating cash flows before movements in operating assets and liabilities                                | (126,178)      |
|                       | (108,966)  | (126,178)      |
| 營運資產之減額（增額）：          | Decrease (increase) in operating assets:   |                |
| 逾三個月到期之通知及短期存款        | Money at call and short notice with original maturity over three months                                  | 263,579        |
|                       | 1,332,145  | 263,579        |
| 逾三個月到期之外匯基金票據         | Exchange fund bills with original maturity over three months   | (56)           |
|                       | 50,028   | (56)           |
| 逾三個月到期之存放同業及其他財務機構之款項 | Placements with banks and other financial institutions with original maturity over three months          | (661,431)      |
|                       | (4,116,070)  | (661,431)      |
| 按公平值列賬及列入損益賬之金融資產     | Financial assets at fair value through profit or loss  | 329,766        |
|                       | 1,122,060  | 329,766        |
| 應收票據                  | Bills receivable   | 10,376         |
| 貿易票據                  | Trade bills  | 101,568        |
| 其他客戶貸款                | Other advances to customers  | 1,004,711      |
| 同業及其他財務機構貸款           | Advances to banks and other financial institutions   | (2,152,219)    |
| 其他賬項                  | Other accounts   | (72,184)       |
| 營運負債之（減額）增額：          | (Decrease) increase in operating liabilities:  |                |
| 逾三個月到期之同業及其他財務機構存款及結餘 | Deposits and balances of banks and other financial institutions with original maturity over three months | 1,388,924      |
|                       | (771,531)  | 1,388,924      |
| 於回購協議下出售之金融資產         | Financial assets sold under repurchase agreements  | (53,677)       |
|                       | 3,668  | (53,677)       |
| 客戶存款                  | Deposits from customers  | 193,295        |
| 存款證                   | Certificates of deposit  | 70,015         |
| 衍生金融工具                | Derivative financial instruments   | (88,161)       |
| 其他賬項及應付費用             | Other accounts and accruals  | 70,034         |
|                       | (13,113)   | 70,034         |
| 經營業務之現金（支出）收入         | Cash (used in) generated from operations   | 278,362        |
| 已付香港利得稅稅款             | Hong Kong Profits Tax paid   | (5,640)        |
| 已付海外稅款                | Overseas tax paid  | (9,006)        |
| 已收利息                  | Interest received  | 622,913        |
| 已付利息                  | Interest paid  | (324,545)      |
|                       | (273,295)  | (324,545)      |
| 經營業務之現金（支出）收入淨額       | <b>NET CASH (USED IN) FROM OPERATING ACTIVITIES</b>  | <b>562,084</b> |
|                       | (2,972,682)  | 562,084        |

# 簡明綜合現金流動表

## CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

|                           |  | 六月三十日止六個月                |                    |
|---------------------------|--|--------------------------|--------------------|
|                           |  | Six months ended 30 June |                    |
|                           |  | 2013                     | 2012               |
|                           |  | 港幣千元                     | 港幣千元               |
|                           |  | HK\$'000                 | HK\$'000           |
|                           |  | (未經審核)                   | (未經審核)             |
|                           |  | (Unaudited)              | (Unaudited)        |
| <b>投資業務</b>               | <b>INVESTING ACTIVITIES</b>  |                          |                    |
| 收取可供出售之證券及持至到期日之證券利息      | Interest received on available-for-sale securities and held-to-maturity securities                             | 170,783                  | 112,589            |
| 收取投資之股息                   | Dividends received on investments  | 5,246                    | 6,036              |
| 收取由聯營公司之股息                | Dividends received from associates   | 4,200                    | -                  |
| 購入持至到期日之證券                | Purchase of held-to-maturity securities  | (12,987,556)             | (10,512,040)       |
| 購入可供出售證券                  | Purchase of available-for-sale securities  | (535,943)                | (1,048,593)        |
| 購入物業及設備                   | Purchase of property and equipment   | (14,479)                 | (62,141)           |
| 贖回持至到期日之證券所得款項            | Proceeds from redemption of held-to-maturity securities  | 11,030,602               | 8,101,919          |
| 出售及贖回可供出售證券所得款項           | Proceeds from sale and redemption of available-for-sale securities   | 199                      | 468                |
| 出售物業及設備所得款項               | Proceeds from disposals of property and equipment  | 199                      | 3                  |
| 出售投資物業所得款項                | Proceeds from disposal of investment properties  | 3,927                    | 4,316              |
| <b>投資業務之現金支出淨額</b>        | <b>NET CASH USED IN INVESTING ACTIVITIES</b>   | <b>(2,322,822)</b>       | <b>(3,397,443)</b> |
| <b>融資業務</b>               | <b>FINANCING ACTIVITIES</b>  |                          |                    |
| 借貸資本之利息支出                 | Interest paid on loan capital  | (31,806)                 | (32,820)           |
| 支付股息                      | Dividends paid   | (152,250)                | (152,250)          |
| <b>融資業務之現金支出淨額</b>        | <b>NET CASH USED IN FINANCING ACTIVITIES</b>   | <b>(184,056)</b>         | <b>(185,070)</b>   |
| <b>淨現金及等同現金項目減額</b>       | <b>NET DECREASE IN CASH AND CASH EQUIVALENTS</b>   | <b>(5,479,560)</b>       | <b>(3,020,429)</b> |
| 一月一日之現金及等同現金項目            | <b>CASH AND CASH EQUIVALENTS AT 1 JANUARY</b>  | <b>14,868,955</b>        | <b>17,092,730</b>  |
| 六月三十日之現金及等同現金項目           | <b>CASH AND CASH EQUIVALENTS AT 30 JUNE</b>  | <b>9,389,395</b>         | <b>14,072,301</b>  |
| 代表：                       | Represented by:  |                          |                    |
| 庫存現金及存放同業及其他財務機構款項        | Cash and balances with banks and other financial institutions  | 3,597,412                | 5,646,106          |
| 原定到期日少於三個月之通知及短期存款        | Money at call and short notice with original maturity of three months or less                                  | 6,489,238                | 6,466,078          |
| 原定到期日少於三個月之外匯基金票據         | Exchange fund bills with original maturity of three months or less   | 49,999                   | 1,799,972          |
| 原定到期日少於三個月之存放同業及其他財務機構款項  | Placements with banks and other financial institutions with original maturity of three months or less          | 827,166                  | 1,462,188          |
| 原定到期日少於三個月之同業及其他財務機構存款及結餘 | Deposits and balances of banks and other financial institutions with original maturity of three months or less | (1,574,420)              | (1,302,043)        |
|                           |  | <b>9,389,395</b>         | <b>14,072,301</b>  |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 1. 編製基準

本簡明綜合財務報表乃根據香港會計師公會頒佈之香港會計準則第34條「中期財務報告」及香港聯合交易所有限公司證券上市規則附錄16有關財務披露之規定編製。

### 2. 主要會計政策

本簡明綜合財務報表以根據歷史成本為編製基準，惟投資物業及某些金融工具以公平值計量，如適用。

除非下列陳述，截至二零一三年六月三十日止六個月之簡明綜合財務報表與二零一二年十二月三十一日本集團之年度財務報表之會計政策及計算方法相同。

本中期期間內，本集團已首次採用下列與編製本集團簡明綜合財務報表有關由香港會計師公會頒佈之香港財務報告準則修訂本：

- 香港財務報告準則第13條公平值計量；
- 香港會計準則第1條之修訂其他全面收益項目的呈列；
- 香港財務報告準則第7條之修訂披露 - 抵銷金融資產及金融負債；及
- 香港財務報告準則之修訂香港財務報告準則年度改進二零零九年至二零一一年系列

### 1. BASIS OF PREPARATION

The condensed consolidated financial statements have been prepared in accordance with Hong Kong Accounting Standard 34 (“HKAS 34”) “Interim Financial Reporting” issued by the Hong Kong Institute of Certified Public Accountants as well as the applicable disclosure requirements of Appendix 16 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “Listing Rules”).

### 2. PRINCIPAL ACCOUNTING POLICIES

The condensed consolidated financial statements have been prepared on the historical cost basis except for investment properties and certain financial instruments, which are measured at fair values, as appropriate.

Except as described below, the accounting policies and methods of computation used in the condensed consolidated financial statements for the six months ended 30 June 2013 are the same as those followed in the preparation of the Group’s annual financial statements for the year ended 31 December 2012.

In the current interim period, the Group has applied, for the first time, the following amendments to Hong Kong Financial Reporting Standards (“HKFRSs”) issued by the Hong Kong Institute of Certified Public Accountants that are relevant for the preparation of the Group’s condensed consolidated financial statements:

- HKFRS 13 Fair Value Measurement;
- Amendments to HKAS 1 Presentation of Items of Other Comprehensive Income;
- Amendments to HKFRS 7 Disclosures - Offsetting Financial Assets and Financial Liabilities; and
- Amendments to HKFRSs Annual Improvements to HKFRSs 2009-2011 Cycle

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 2. 主要會計政策 - 續

#### 香港財務報告準則第 13 條 公平值計量

本集團已於本中期期間首次應用香港財務報告準則第 13 條。香港財務報告準則第 13 條就公平值的計量和披露建立了單一指引來源，並取代其以往包含在各項香港財務報告準則的要求。香港會計準則第 34 條已作出相應修訂並要求有關修訂披露於中期簡明綜合財務報表內。

香港財務報告準則第 13 條的應用範圍廣泛；除少數例外情況下，此準則皆適用於其他香港財務報告準則要求或准許公平值計量及披露的金融及非金融工具項目。香港財務報告準則第 13 條包含「公平值」的新定義並定義公平值為在目前的市場條件下於主要（或最有利）的市場以有序交易於計量日出售資產時所收的或轉讓負債時所支付的價格。根據香港財務報告準則第 13 條公平值是一個出口價格無論其是否能夠直接觀察或採用其他估值技術估計。此外，香港財務報告準則第 13 條包括廣泛的披露要求。

按照香港財務報告準則第 13 條的過渡性規定，本集團已按未來適用法應用新的公平值計量及披露要求。金融工具的公平值資料披露的詳情載於附註 4。

#### 香港會計準則第 1 條之修訂 其他全面收益項目的呈列

香港會計準則第 1 條之修訂就「全面收益表」和「損益賬」引入新用詞。根據香港會計準則第 1 條之修訂，「全面收益表」重新命名為「損益及其他全面收益表」而「損益賬」則重新命名為「損益表」。香港會計準則第 1 條之修訂為損益及其他全面收益保留選擇權，可以單一報表或分開兩份但連續的報表呈列。

### 2. PRINCIPAL ACCOUNTING POLICIES - continued

#### HKFRS 13 Fair Value Measurement

The Group has applied HKFRS 13 for the first time in the current interim period. HKFRS 13 establishes a single source of guidance for, and disclosures about, fair value measurements, and replaces those requirements previously included in various HKFRSs. Consequential amendments have been made to HKAS 34 to require certain disclosures to be made in the interim condensed consolidated financial statements.

The scope of HKFRS 13 is broad, and applies to both financial instrument items and non-financial instrument items for which other HKFRSs require or permit fair value measurements and disclosures about fair value measurements, subject to a few exceptions. HKFRS 13 contains a new definition for “fair value” and defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions. Fair value under HKFRS 13 is an exit price regardless of whether that price is directly observable or estimated using another valuation technique. Also, HKFRS 13 includes extensive disclosure requirements.

In accordance with the transitional provisions of HKFRS 13, the Group has applied the new fair value measurement and disclosure requirements prospectively. Disclosures of fair value information of financial instruments are set out in note 4.

#### Amendments to HKAS 1 Presentation of Items of Other Comprehensive Income

The amendments to HKAS 1 introduce new terminology for the “statement of comprehensive income” and the “income statement”. Under the amendments to HKAS 1, a “statement of comprehensive income” is renamed as a “statement of profit or loss and other comprehensive income” and an “income statement” is renamed as a “statement of profit or loss”. The amendments to HKAS 1 retain the option to present profit or loss and other comprehensive income in either a single statement or in two separate but consecutive statements.

2. 主要會計政策 - 續

香港會計準則第 1 條之修訂

其他全面收益項目的呈列 - 續

但香港會計準則第 1 條之修訂要求其他全面項目增加披露，因此其他全面收益項目應分為兩類：(一) 隨後不會重新分類至損益表之項目；及(二) 隨後在特定情況符合下可能重新分類至損益表之項目。其他全面收益項目相關之所得稅需以相同基準分配 - 新修訂對其他全面收益項目以除稅前或除稅後呈列的選擇權不變。有關修訂經已追溯應用，因此其他全面收益項目的呈列已修改以反映改變。

香港財務報告準則第 7 條之修訂

披露 - 抵銷金融資產及金融負債

按照香港財務報告準則第 7 條之修訂要求企業披露在可執行總互抵銷協議或類似的安排下金融工具的抵銷權利及相關的安排(如抵押品過賬的要求)。披露的詳情載於附註 5。

除上述情況外，其他新或經修訂的香港財務報告準則之應用於本中期期間的簡明綜合財務報表中所公佈的數字及/或該等披露並無重大影響。

3. 分項資料

本集團的營業分項亦是報告分項，是根據主要營運決策人(本集團的常務董事委員會)定期審閱的資料，以分配資源到該分項並按本集團的業務劃分評估其表現如下：

1. 企業及零售銀行
2. 財資業務
3. 證券業務
4. 其他包括投資控股、保險、其他投資顧問服務及物業投資。

主要營運決策人確認並沒有營業分項是合計於本集團之報告分項內。

2. PRINCIPAL ACCOUNTING POLICIES - continued

Amendments to HKAS 1

Presentation of Items of Other Comprehensive Income - continued

However, the amendments to HKAS 1 require additional disclosures to be made in the other comprehensive section such that items of other comprehensive income are grouped into two categories: (a) items that will not be reclassified subsequently to profit or loss; and (b) items that may be reclassified subsequently to profit or loss when specific conditions are met. Income tax on items of other comprehensive income is required to be allocated on the same basis - the amendments do not change the existing option to present items of other comprehensive income either before tax or net of tax. The amendments have been applied retrospectively, and hence the presentation of items of other comprehensive income has been modified to reflect the changes.

Amendments to HKFRS 7

Disclosures - Offsetting Financial Assets and Financial Liabilities

The amendments to HKFRS 7 require entities to disclose information about rights of offset and related arrangements (such as collateral posting requirements) for financial instruments under an enforceable master netting agreement or similar arrangement. Disclosures are set out in note 5.

Except as described above, the application of the other new or revised HKFRSs in the current interim period has had no material effect on the amounts reported and / or disclosures set out in these condensed consolidated financial statements.

3. SEGMENT INFORMATION

The Group's operating segments, which are also the reportable segments, based on information regularly reviewed by the chief operating decision maker (Executive Committee of the Group) for the purpose of allocating resources to segments and assessing their performance on business divisions of the Group, are as follows:

1. Corporate and retail banking
2. Treasury activities
3. Securities business
4. Others comprising investment holding, insurance, other investment advisory services and property investments.

No operating segments identified by the chief operating decision maker have been aggregated in arriving at the reportable segments of the Group.

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 3. 分項資料 - 續

本集團在期內之報告及營業分項收益及結果分析，報告如下：

二零一三年六月三十日止六個月

### 3. SEGMENT INFORMATION - continued

The following is an analysis of the Group's revenue and results by reportable and operating segment for the periods under review:

Six months ended 30 June 2013

|                               |   | 企業及<br>零售銀行<br>Corporate<br>and retail<br>banking<br>港幣千元<br>HK\$'000 | 財資業務<br>Treasury<br>activities<br>港幣千元<br>HK\$'000 | 證券業務<br>Securities<br>business<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 抵銷<br>Eliminations<br>港幣千元<br>HK\$'000 | 綜合<br>Consolidated<br>港幣千元<br>HK\$'000 |
|-------------------------------|---|---|--|--|----------------------------------|--|--|
| 源自外界客戶利息收入                    | Interest income from external customers   | 501,680   | 258,484  | 1,937  | -                                | -                                      | 762,101                                |
| 給予外界客戶利息支出                    | Interest expense to external customers  | (238,428)   | (47,935)   | -  | -                                | -                                      | (286,363)                              |
| 跨業務利息收入 (附註 1)                | Inter-segment interest income (Note 1)  | 116,010   | -  | -  | -                                | (116,010)                              | -                                      |
| 跨業務利息支出 (附註 1)                | Inter-segment interest expense (Note 1)   | -   | (116,010)  | -  | -                                | 116,010                                | -                                      |
| 淨利息收入                         | Net interest income   | 379,262   | 94,539   | 1,937  | -                                | -                                      | 475,738                                |
| 費用及佣金收入                       | Fee and commission income   | 75,788  | -  | 64,440   | -                                | -                                      | 140,228                                |
| 費用及佣金支出                       | Fee and commission expenses   | (34,150)  | -  | (201)  | -                                | -                                      | (34,351)                               |
| 按公平值列賬及列入損益賬之<br>金融工具之淨溢利(虧損) | Net gains (losses) on financial instruments<br>at fair value through profit or loss | 257   | (116,268)  | -  | (45)                             | -                                      | (116,056)                              |
| 公平值對沖淨虧損                      | Net losses on fair value hedge  | -   | (262)  | -  | -                                | -                                      | (262)                                  |
| 其他營業收入                        | Other operating income  | 45,015  | 158,881  | -  | 24,251                           | -                                      | 228,147                                |
| 分項收益                          | Segment revenue   |   |  |  |                                  |  |  |
| 營業收入總額                        | Total operating income  | 466,172   | 136,890  | 66,176   | 24,206                           | -                                      | 693,444                                |
| 包含：                           | Comprising:   |   |  |  |                                  |  |  |
| - 源自客戶分項收益                    | - segment revenue from external<br>customers  | 350,162   | 252,900  | 66,176   | 24,206                           |  |  |
| - 跨業務交易                       | - inter-segment transactions  | 116,010   | (116,010)  | -  | -                                |  |  |
| 營業支出 (附註 2)                   | Operating expenses (Note 2)   | (224,714)   | (15,010)   | (31,932)   | (5,441)                          | -                                      | (277,097)                              |
| 貸款減值準備之淨額                     | Net charge of impairment allowances<br>on loans and advances                        | (17,592)  | -  | -  | -                                | -                                      | (17,592)                               |
| 出售物業及設備之淨虧損                   | Net losses on disposal of property<br>and equipment                                 | (978)   | -  | -  | -                                | -                                      | (978)                                  |
| 出售可供出售證券之淨溢利                  | Net gains on disposal of<br>available-for-sale securities                           | -   | -  | -  | 51                               | -                                      | 51                                     |
| 出售投資物業及其公平值調整<br>之淨溢利         | Net gains on disposal of and fair value<br>adjustments on investment properties     | -   | -  | -  | 4,237                            | -                                      | 4,237                                  |
| 分項溢利                          | Segment profit  | 222,888   | 121,880  | 34,244   | 23,053                           | -                                      | 402,065                                |
| 未分類企業支出                       | Unallocated corporate expenses  |   |  |  |                                  |  | (81,156)                               |
| 所佔聯營公司之溢利                     | Share of profits of associates  |   |  |  |                                  |  | 8,348                                  |
| 除稅前溢利                         | Profit before taxation  |   |  |  |                                  |  | 329,257                                |

附註：1. 跨業務資金交易之價格是以客戶當前存款利率計算。

2. 未分類企業支出是簡明綜合損益表內的營業支出與營業分項內的營業支出之差額。

Notes: 1. Inter-segment pricing for funding transactions is charged at prevailing customer deposits interest rates.

2. The difference between the operating expenses in the condensed consolidated statement of profit or loss and the operating expenses in the operating segments is the unallocated corporate expenses.

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 3. 分項資料 - 續

於二零一三年六月三十日

### 3. SEGMENT INFORMATION - continued

As at 30 June 2013

| 資產      | Assets                            | 企業及        | 財資業務       | 證券業務       | 其他       | 綜合                |
|---------|-----------------------------------|------------|------------|------------|----------|-------------------|
|         |                                   | 零售銀行       | Treasury   | Securities | Others   |                   |
|         |                                   | Corporate  | activities | business   | HK\$'000 | Consolidated      |
|         |                                   | and retail | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000          |
|         |                                   | banking    | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000          |
|         |                                   | HK\$'000   | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000          |
| 分項資產    | Segment assets                    | 47,417,846 | 32,976,737 | 269,528    | 444,050  | 81,108,161        |
| 聯營公司權益  | Interests in associates           |            |            |            |          | 186,888           |
| 未分類企業資產 | Unallocated corporate assets      |            |            |            |          | 368,483           |
| 綜合資產總額  | Consolidated total assets         |            |            |            |          | <u>81,663,532</u> |
| 負債      | Liabilities                       |            |            |            |          |                   |
| 分項負債    | Segment liabilities               | 69,037,905 | 4,743,555  | 196,649    | 77,287   | 74,055,396        |
| 未分類企業負債 | Unallocated corporate liabilities |            |            |            |          | 160,832           |
| 綜合負債總額  | Consolidated total liabilities    |            |            |            |          | <u>74,216,228</u> |

### 其他資料

二零一三年六月三十日止六個月

### Other information

Six months ended 30 June 2013

| 資本開支      | Capital expenditure                        | 企業及        | 財資業務       | 證券業務       | 其他       | 未分類業務       | 綜合           |
|-----------|--|------------|------------|------------|----------|-------------|--------------|
|           |  | 零售銀行       | Treasury   | Securities | Others   | Unallocated |              |
|           |  | Corporate  | activities | business   | HK\$'000 | HK\$'000    | Consolidated |
|           |  | and retail | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000    | HK\$'000     |
|           |  | banking    | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000    | HK\$'000     |
|           |  | HK\$'000   | HK\$'000   | HK\$'000   | HK\$'000 | HK\$'000    | HK\$'000     |
| 資本開支      | Capital expenditure                        | 4,888      | 280        | 70         | 79       | 9,162       | 14,479       |
| 折舊        | Depreciation                               | 17,642     | 687        | 1,805      | 187      | 7,466       | 27,787       |
| 預付土地租金之釋放 | Release of prepaid lease payments for land | 33         | -          | -          | -        | -           | 33           |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 3. 分項資料 - 續

### 3. SEGMENT INFORMATION - continued

二零一二年六月三十日止六個月

Six months ended 30 June 2012

|                           |   | 企業及<br>零售銀行                        | 財資業務                   | 證券業務                   | 其他       | 抵銷           | 綜合           |
|---------------------------|---|------------------------------------|------------------------|------------------------|----------|--------------|--------------|
|                           |   | Corporate<br>and retail<br>banking | Treasury<br>activities | Securities<br>business | Others   | Eliminations | Consolidated |
|                           |   | 港幣千元                               | 港幣千元                   | 港幣千元                   | 港幣千元     | 港幣千元         | 港幣千元         |
|                           |   | HK\$'000                           | HK\$'000               | HK\$'000               | HK\$'000 | HK\$'000     | HK\$'000     |
| 源自外界客戶利息收入                | Interest income from external customers   | 503,064                            | 278,642                | 969                    | -        | -            | 782,675      |
| 給予外界客戶利息支出                | Interest expense to external customers  | (289,973)                          | (92,151)               | -                      | -        | -            | (382,124)    |
| 跨業務利息收入 (附註 1)            | Inter-segment interest income (Note 1)  | 123,363                            | -                      | -                      | -        | (123,363)    | -            |
| 跨業務利息支出 (附註 1)            | Inter-segment interest expense (Note 1)   | -                                  | (123,363)              | -                      | -        | 123,363      | -            |
| 淨利息收入                     | Net interest income   | 336,454                            | 63,128                 | 969                    | -        | -            | 400,551      |
| 費用及佣金收入                   | Fee and commission income   | 65,368                             | -                      | 56,691                 | -        | -            | 122,059      |
| 費用及佣金支出                   | Fee and commission expenses   | (29,885)                           | -                      | (297)                  | -        | -            | (30,182)     |
| 按公平值列賬及列入損益賬之<br>金融工具之淨溢利 | Net gains on financial instruments<br>at fair value through profit or loss      | 218                                | 28,105                 | -                      | 35       | -            | 28,358       |
| 公平值對沖淨溢利                  | Net gains on fair value hedge   | -                                  | 727                    | -                      | -        | -            | 727          |
| 其他營業收入                    | Other operating income  | 39,960                             | 60,328                 | -                      | 22,372   | -            | 122,660      |
| 分項收益                      | Segment revenue   |                                    |                        |                        |          |              |              |
| 營業收入總額                    | Total operating income  | 412,115                            | 152,288                | 57,363                 | 22,407   | -            | 644,173      |
| 包含：                       | Comprising:   |                                    |                        |                        |          |              |              |
| - 源自客戶分項收益                | - segment revenue from external<br>customers                                    | 288,752                            | 275,651                | 57,363                 | 22,407   |              |              |
| - 跨業務交易                   | - inter-segment transactions  | 123,363                            | (123,363)              | -                      | -        |              |              |
| 營業支出 (附註 2)               | Operating expenses (Note 2)   | (230,296)                          | (14,289)               | (32,904)               | (5,225)  | -            | (282,714)    |
| 貸款減值撥備之淨額                 | Net reversal of impairment allowances<br>on loans and advances                  | 34,432                             | -                      | -                      | -        | -            | 34,432       |
| 出售物業及設備之淨虧損               | Net losses on disposal of property<br>and equipment                             | -                                  | -                      | -                      | (8)      | -            | (8)          |
| 出售可供出售證券之淨溢利              | Net gains on disposal of<br>available-for-sale securities                       | -                                  | -                      | -                      | 468      | -            | 468          |
| 出售投資物業及其公平值調整<br>之淨溢利     | Net gains on disposal of and fair value<br>adjustments on investment properties | -                                  | -                      | -                      | 6,646    | -            | 6,646        |
| 分項溢利                      | Segment profit  | 216,251                            | 137,999                | 24,459                 | 24,288   | -            | 402,997      |
| 未分類企業支出                   | Unallocated corporate expenses  |                                    |                        |                        |          |              | (104,361)    |
| 所佔聯營公司之溢利                 | Share of profits of associates  |                                    |                        |                        |          |              | 10,387       |
| 除稅前溢利                     | Profit before taxation  |                                    |                        |                        |          |              | 309,023      |

附註：1. 跨業務資金交易之價格是以客戶當前存款利率計算。

Notes: 1. Inter-segment pricing for funding transactions is charged at prevailing customer deposits interest rates.

2. 未分類企業支出是簡明綜合損益表內的營業支出與營業分項內的營業支出之差額。

2. The difference between the operating expenses in the condensed consolidated statement of profit or loss and the operating expenses in the operating segments is the unallocated corporate expenses.



# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 3. 分項資料 - 續

於二零一二年十二月三十一日

資產  
分項資產  
聯營公司權益  
未分類企業資產  
綜合資產總額

負債  
分項負債  
未分類企業負債  
綜合負債總額

#### 其他資料

二零一二年六月三十日止六個月

資本開支  
折舊  
預付土地租金之釋放

不同分項所產生的全部直接費用已歸類到個別的分項之下。非直接費用及後勤支援費用已根據所付出的努力及時間分類到不同的分項及產品，而分項的其他營業收入分類是依靠所產生的費用性質。關於不能分類到分項或產品的費用及收入及其後勤支援的企業業務費用及收入並已分別歸類於未分類企業支出及收入。這是給主要營運決策人衡量報告以用作資源分配和績效評估。

沒有單一的外部客戶達到或超過本集團百分之十之總營業收入。

未能分類到分項，產品及後勤支援的企業業務之資產及負債已歸類於未分類企業資產及負債，而所有直接分項資產及負債已分類到個別的分項。

### 3. SEGMENT INFORMATION - continued

As at 31 December 2012

|                                   | 企業及<br>零售銀行<br>Corporate<br>and retail<br>banking<br>港幣千元<br>HK\$'000 | 財資業務<br>Treasury<br>activities<br>港幣千元<br>HK\$'000 | 證券業務<br>Securities<br>business<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 綜合<br>Consolidated<br>港幣千元<br>HK\$'000 |
|-----------------------------------|---|--|--|----------------------------------|--|
| <b>Assets</b>                     |   |  |  |                                  |  |
| Segment assets                    | 48,290,655  | 31,156,460   | 232,982  | 437,396                          | 80,117,493                             |
| Interests in associates           |   |  |  |                                  | 182,970                                |
| Unallocated corporate assets      |   |  |  |                                  | 454,902                                |
| Consolidated total assets         |   |  |  |                                  | <u>80,755,365</u>                      |
| <b>Liabilities</b>                |   |  |  |                                  |  |
| Segment liabilities               | 67,818,689  | 5,172,703  | 174,138  | 65,204                           | 73,230,734                             |
| Unallocated corporate liabilities |   |  |  |                                  | 150,551                                |
| Consolidated total liabilities    |   |  |  |                                  | <u>73,381,285</u>                      |

#### Other information

Six months ended 30 June 2012

|  | 企業及<br>零售銀行<br>Corporate<br>and retail<br>banking<br>港幣千元<br>HK\$'000 | 財資業務<br>Treasury<br>activities<br>港幣千元<br>HK\$'000 | 證券業務<br>Securities<br>business<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 未分類業務<br>Unallocated<br>港幣千元<br>HK\$'000 | 綜合<br>Consolidated<br>港幣千元<br>HK\$'000 |
|--|---|--|--|----------------------------------|--|--|
| Capital expenditure                        | 27,903  | 55   | 234  | 36                               | 33,913                                   | 62,141                                 |
| Depreciation                               | 17,673  | 802  | 2,856  | 36                               | 7,808                                    | 29,175                                 |
| Release of prepaid lease payments for land | 33  | -  | -  | -                                | -  | 33                                     |

All direct costs incurred by different segments are grouped under respective segments. Indirect costs and support functions' costs are allocated to various segments and products based on effort and time spent while segments' other operating income is allocated depending on the nature of costs incurred. Costs and support functions' costs and income related to corporate activities that cannot be reasonably allocated to segments or products are grouped as unallocated corporate expenses and unallocated corporate income respectively. This is the measure reported to the chief operating decision maker for the purposes of resource allocation and assessment of performance.

There is no operating income with a single external customer amounting to or exceeding 10% of the Group's total operating income.

Assets and liabilities related to corporate activities that cannot be reasonably allocated to segments, products and support functions are grouped as unallocated corporate assets and liabilities. All direct segment assets and liabilities are grouped under respective segments.

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 3. 分項資料 - 續

#### 區域資料

區域資料（包括以區域分析之總分項收益）是按照本集團分行及附屬公司報告業績或資產入賬的主要營運地區作出分析。下列的非流動資產是按照企業本身所定居的國家與非流動資產的位置相同。

|                 |                                      | 二零一三年六月三十日止六個月<br>Six months ended 30 June 2013               |   |  | 於二零一三年六月三十日<br>As at 30 June 2013           |  |  |  |
|-----------------|--------------------------------------|---|---|--|---|--|--|--|
|                 |                                      | 總營業<br>收入<br>Total<br>operating<br>income<br>港幣千元<br>HK\$'000 | 除稅前<br>溢利<br>Profit<br>before<br>taxation<br>港幣千元<br>HK\$'000 | 期內<br>資本開支<br>Capital<br>expenditure<br>during<br>the period<br>港幣千元<br>HK\$'000 | 資產總額<br>Total<br>assets<br>港幣千元<br>HK\$'000 | 負債總額<br>Total<br>liabilities<br>港幣千元<br>HK\$'000 | 或有負債及<br>承擔總額<br>Total<br>contingent<br>liabilities and<br>commitments<br>港幣千元<br>HK\$'000 | 非流動<br>資產<br>Non-<br>current<br>assets<br>港幣千元<br>HK\$'000 |
| 香港              | Hong Kong                            | 637,458   | 284,557   | 13,709   | 79,580,719                                  | 73,628,936                                       | 17,995,003   | 1,276,982  |
| 澳門及汕頭<br>- 中國大陸 | Macau and Shantou,<br>Mainland China | 47,639  | 39,429  | 268  | 1,472,070                                   | 535,647  | 457,745  | 12,396   |
| 美國              | America                              | 8,347   | 5,271   | 502  | 610,743                                     | 51,645   | 89,364   | 601  |
| 總額              | Total                                | <u>693,444</u>  | <u>329,257</u>  | <u>14,479</u>  | <u>81,663,532</u>                           | <u>74,216,228</u>                                | <u>18,542,112</u>  | <u>1,289,979</u>   |

|                 |                                      | 二零一二年六月三十日止六個月<br>Six months ended 30 June 2012               |   |  | 於二零一二年十二月三十一日<br>As at 31 December 2012     |  |  |  |
|-----------------|--------------------------------------|---|---|--|---|--|--|--|
|                 |                                      | 總營業<br>收入<br>Total<br>operating<br>income<br>港幣千元<br>HK\$'000 | 除稅前<br>溢利<br>Profit<br>before<br>taxation<br>港幣千元<br>HK\$'000 | 期內<br>資本開支<br>Capital<br>expenditure<br>during<br>the period<br>港幣千元<br>HK\$'000 | 資產總額<br>Total<br>assets<br>港幣千元<br>HK\$'000 | 負債總額<br>Total<br>liabilities<br>港幣千元<br>HK\$'000 | 或有負債及<br>承擔總額<br>Total<br>contingent<br>liabilities and<br>commitments<br>港幣千元<br>HK\$'000 | 非流動<br>資產<br>Non-<br>current<br>assets<br>港幣千元<br>HK\$'000 |
| 香港              | Hong Kong                            | 591,532   | 267,533   | 61,841   | 78,627,449                                  | 72,677,568                                       | 18,599,496   | 1,286,546  |
| 澳門及汕頭<br>- 中國大陸 | Macau and Shantou,<br>Mainland China | 44,782  | 36,361  | 291  | 1,533,533                                   | 631,873  | 372,143  | 12,915   |
| 美國              | America                              | 7,859   | 5,129   | 9  | 594,383                                     | 71,844   | 10,383   | 170  |
| 總額              | Total                                | <u>644,173</u>  | <u>309,023</u>  | <u>62,141</u>  | <u>80,755,365</u>                           | <u>73,381,285</u>                                | <u>18,982,022</u>  | <u>1,299,631</u>   |

附註：總營業收入包括淨利息收入、淨費用及佣金收入、按公平值列賬及列入損益賬之金融工具之淨溢利（虧損）、公平值對沖淨溢利（虧損）及其他營業收入。

非流動資產包括聯營公司權益、投資物業、物業及設備、預付土地租金（非流動部份）及商譽。

Note: Total operating income consists of net interest income, net fee and commission income, net gains (losses) on financial instruments at fair value through profit or loss, net gains (losses) on fair value hedge and other operating income.

Non-current assets consist of interests in associates, investment properties, property and equipment, prepaid lease payments for land (non-current portion) and goodwill.

#### 4. 金融工具的公平值計量

##### 在簡明綜合財務狀況表中確認的公平值計量

本集團部份金融資產及金融負債於每個報告期末時是按公平值計量的。下表及以下段落提供關於如何釐定這些金融資產及金融負債的公平值（尤其是所使用的估價技術及輸入變數），以及根據用於計量公平值的輸入變數的可觀察程度，來決定的公平值架構級別分類（第一至第三級別）的資料。

- 第一級別公平值計量是指由活躍市場上相同資產或負債的標價（不做任何調整）得出的公平值計量。
- 第二級別公平值計量是指由除第一級別所含標價之外，可直接（即價格）或間接（即由價格得出）觀察的與資產或負債相關的輸入變數得出的公平值計量。
- 第三級別公平值計量是指由包含以不可觀察市場資料為依據的與資產或負債相關的輸入變數（不可觀察輸入變數）的估價技術得出的公平值計量。

#### 4. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

##### Fair value measurements recognised in the condensed consolidated statement of financial position

Some of the Group's financial assets and financial liabilities are measured at fair value at the end of each reporting period. The following table and paragraph give information about how the fair values of these financial assets and financial liabilities are determined (in particular, the valuation technique(s) and inputs used), as well as the level of the fair value hierarchy into which the fair value measurements are categorised (Levels 1 to 3) based on the degree to which the inputs to the fair value measurements is observable.

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

4. 金融工具的公平值計量 - 續

在簡明綜合財務狀況表中確認的  
公平值計量 - 續

於二零一三年六月三十日

|                     |  |                |                  |              |                  |
|---------------------|--|----------------|------------------|--------------|------------------|
| 持作買賣用途之金融資產         | Financial assets held for trading                                | 201            | -                | -            | 201              |
| 指定按公平值列賬及列入損益賬之金融資產 | Financial assets designated at fair value through profit or loss | -              | 91,149           | -            | 91,149           |
| 可供出售之證券             | Available-for-sale securities                                    |                |                  |              |                  |
| 股本證券                | Equity securities  | 195,126        | -                | 1,451        | 196,577          |
| 其他債務證券              | Other debt securities  | -              | 4,330,389        | 4,169        | 4,334,558        |
| 非用作對沖的衍生金融資產        | Derivative financial assets not used for hedging                 | -              | 2,359            | -            | 2,359            |
| 用作對沖的衍生金融資產         | Derivative financial assets used for hedging                     | -              | 105,310          | -            | 105,310          |
| 非用作對沖的衍生金融負債        | Derivative financial liabilities not used for hedging            | -              | (140,291)        | -            | (140,291)        |
| 用作對沖的衍生金融負債         | Derivative financial liabilities used for hedging                | -              | (54,154)         | -            | (54,154)         |
| 總額                  | Total  | <u>195,327</u> | <u>4,334,762</u> | <u>5,620</u> | <u>4,535,709</u> |

截至二零一三年六月三十日止六個月期間，第一級別、第二級別及第三級別之間並沒有發生任何轉移。

除下表詳述外，本集團之董事認為於簡明綜合財務報表內以攤銷成本入賬的金融資產及金融負債之賬面值與其公平值相若。

於二零一三年六月三十日

|            |                               |                   |                   |
|------------|-------------------------------|-------------------|-------------------|
| 金融資產       | Financial assets              |                   |                   |
| - 持至到期日之證券 | - Held-to-maturity securities | <u>11,556,974</u> | <u>11,570,770</u> |
| 金融負債       | Financial liabilities         |                   |                   |
| - 借貸資本     | - Loan capital                | <u>1,794,150</u>  | <u>1,771,024</u>  |

4. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS - continued

Fair value measurements recognised in the condensed consolidated statement of financial position - continued

At 30 June 2013

|                     |  | 公平值等級架構                             |                                     |                                     | 總額<br>Total<br>港幣千元<br>HK\$'000 |
|---------------------|--|-------------------------------------|-------------------------------------|-------------------------------------|---------------------------------|
|                     |  | Fair value hierarchy                |                                     |                                     |                                 |
|                     |  | 第一級別<br>Level 1<br>港幣千元<br>HK\$'000 | 第二級別<br>Level 2<br>港幣千元<br>HK\$'000 | 第三級別<br>Level 3<br>港幣千元<br>HK\$'000 |                                 |
|                     |  |                                     |                                     |                                     |                                 |
| 持作買賣用途之金融資產         | Financial assets held for trading                                | 201                                 | -                                   | -                                   | 201                             |
| 指定按公平值列賬及列入損益賬之金融資產 | Financial assets designated at fair value through profit or loss | -                                   | 91,149                              | -                                   | 91,149                          |
| 可供出售之證券             | Available-for-sale securities                                    |                                     |                                     |                                     |                                 |
| 股本證券                | Equity securities  | 195,126                             | -                                   | 1,451                               | 196,577                         |
| 其他債務證券              | Other debt securities  | -                                   | 4,330,389                           | 4,169                               | 4,334,558                       |
| 非用作對沖的衍生金融資產        | Derivative financial assets not used for hedging                 | -                                   | 2,359                               | -                                   | 2,359                           |
| 用作對沖的衍生金融資產         | Derivative financial assets used for hedging                     | -                                   | 105,310                             | -                                   | 105,310                         |
| 非用作對沖的衍生金融負債        | Derivative financial liabilities not used for hedging            | -                                   | (140,291)                           | -                                   | (140,291)                       |
| 用作對沖的衍生金融負債         | Derivative financial liabilities used for hedging                | -                                   | (54,154)                            | -                                   | (54,154)                        |
| 總額                  | Total  | <u>195,327</u>                      | <u>4,334,762</u>                    | <u>5,620</u>                        | <u>4,535,709</u>                |

There were no transfers between Levels 1, 2 and 3 during the six-month period ended 30 June 2013.

Except as detailed in the following table, the directors of the Group consider that the carrying amounts of financial assets and financial liabilities recorded at amortised cost in the condensed consolidated financial statements approximate their fair values.

At 30 June 2013

|            | 賬面值<br>Carrying value<br>港幣千元<br>HK\$'000 | 公平值<br>Fair value<br>港幣千元<br>HK\$'000 |
|------------|---|---------------------------------------|
| 金融資產       |   |                                       |
| - 持至到期日之證券 | <u>11,556,974</u>                         | <u>11,570,770</u>                     |
| 金融負債       |   |                                       |
| - 借貸資本     | <u>1,794,150</u>                          | <u>1,771,024</u>                      |

## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 4. 金融工具的公平值計量 - 續

#### 在簡明綜合財務狀況表中確認的公平值計量 - 續

上市證券的公平值是根據相關的證券交易所的公開市場買入價來釐定的。

指定按公平值列賬及列入損益賬之金融資產的可換股債券、被分類為可供出售之債務證券、持至到期日之債務證券及借貸資本的公平值是根據價格服務提供者、證券商、市場經紀及其他服務提供者所提供的參考價格來計算的。債務證券的參考價格已運用折算現金流的估價模式核實。估價模式的輸入變數是盡可能由可觀察的市場利率資料所釐定的。

外幣遠期合約的公平值是根據比較約定的遠期匯率及於報告期末時可觀察的遠期匯率報價來計量的。

利率掉期合約及跨貨幣利率掉期合約的公平值是根據於報告期末時可觀察的由利率報價所產生之適用孳息率曲線去估計未來的現金流，折算成現值來計量的。

#### 於二零一三年六月三十日金融資產第三級別公平值計量的調節

於二零一三年一月一日結餘  
於損益內確認之淨虧損總額  
於其他全面收益內確認之  
淨溢利總額  
出售  
於二零一三年六月三十日結餘

### 4. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS - continued

#### Fair value measurements recognised in the condensed consolidated statement of financial position - continued

The fair value of listed securities is determined with reference to quoted market bid prices from relevant stock exchanges.

The fair values of convertible bonds designated as financial assets at fair value through profit or loss, debt securities classified as available-for-sale securities, held-to-maturity securities and loan capital are calculated based on indicative prices provided by pricing service provider, dealers, brokers and other service providers. Valuation models using discounted cash flows are derived to substantiate the indicative prices of the debt securities. Inputs to valuation models are determined from observable market interest rate data, whenever possible.

The fair value of foreign currency forward contracts is measured by comparing the contracted forward rates and the quoted forward exchange rates, which are observable at the end of the reporting period.

The fair value of interest rate swaps and cross-currency interest rate swaps are measured by the present value of future cash flows estimated and discounted based on the applicable yield curves derived from quoted interest rates, which are observable at the end of the reporting period.

#### Reconciliation of Level 3 fair value measurements of financial assets as at 30 June 2013

|   | 指定按公平值列賬<br>及列入損益賬<br>之金融資產<br>Financial assets<br>designated at<br>fair value<br>through<br>profit or loss<br>港幣千元<br>HK\$'000 | 可供出售<br>之證券<br>Available-<br>for-sale<br>securities<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
|---|---|---|---------------------------------|
| Balance at 1 January 2013                                   | 419,101   | 2,711   | 421,812                         |
| Total net losses recognised in profit or loss               | (493)   | -   | (493)                           |
| Total net gains recognised in other<br>comprehensive income | -   | 2,909   | 2,909                           |
| Disposals   | (418,608)   | -   | (418,608)                       |
| Balance at 30 June 2013                                     | -   | 5,620   | 5,620                           |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 4. 金融工具的公平值計量 - 續

在簡明綜合財務狀況表中確認的公平值計量 - 續

包含在其他全面收益內有港幣2,909,000元是關於本報告期末仍然持有的被分類為可供出售的股本及其他債務證券，並已呈報為可供出售證券於期間所產生之公平值溢利。

本集團大部份的投資價值是根據活躍市場的標價或可觀察的市場數據所釐定。當中根據估計以公平值入賬並記錄於第三級別內的投資只佔總資產的一小部份(0.01%)。雖然此估價對估計假設敏感，當一個或多個假設轉變至合理及有可能的代替假設時，相信不會對本集團的財務狀況造成重大影響。

### 5. 抵銷金融資產及金融負債

本集團有金融資產及金融負債：

- 於本集團的簡明綜合財務狀況表內已作抵銷；或
- 涉及可執行總互抵銷安排或涵蓋同類金融工具的類似協議，不論是否已於簡明綜合財務狀況表內抵銷。

本集團根據國際掉期與衍生工具協會(“ISDA”)的總協議及全球性回購總協議(“GMRA”)去訂立衍生工具及銷售及回購協議。此外，就衍生工具交易及銷售及回購協議，本集團會收取及給予現金作為抵押品。該等抵押品是受到ISDA信貸保證附件或GMRA內的標準業內條款所規限。收到或給予的抵押品必須在交易到期日歸還，這些條款也讓每個交易對手有權在對方未能提供抵押品時終止相關交易。

根據持續淨額交收制度下，如與香港中央結算有限公司的金錢契約應收賬及應付賬是同日結算，便應按淨額基準結算。

### 4. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS - continued

Fair value measurements recognised in the condensed consolidated statement of financial position - continued

Included in other comprehensive income is an amount of HK\$2,909,000 related to equity and other debt securities classified as available-for-sale held at the end of the current reporting period and reported as fair value gains on available-for-sale securities arising during the period.

The majority of the Group's investments are valued based on quoted market information or observable market data. A small percentage, 0.01% of total assets recorded at fair value, are based on estimates and recorded as Level 3 investments. Whilst such valuations are sensitive to estimates, it is believed that changing one or more of the assumptions to reasonably possible alternative assumptions would not have a material impact on the Group's financial position.

### 5. OFFSETTING FINANCIAL ASSETS AND FINANCIAL LIABILITIES

The Group has financial assets and financial liabilities that:

- are offset in the Group's condensed consolidated statement of financial position; or
- are subject to an enforceable master netting arrangement or similar agreement that covers similar financial instruments, irrespective of whether they are offset in the condensed consolidated statement of financial position.

The Group entered into International Swaps and Derivatives Association (“ISDA”) Master Agreements and Global Master Repurchase Agreements (“GMRA”) for derivatives and sale and repurchase agreements. In addition, the Group receives and pledges collateral in the form of cash in respect of its derivative transactions and sale and repurchase agreements. Such collateral is subject to the standard industry terms of ISDA Credit Support Annex or GMRA. Collateral received or pledged must be returned on maturity of the transactions, giving each counterparty the right to terminate the related transactions upon the counterparty's failure to post collateral.

Under the Continuous Net Settlement, money obligations receivable and payable with the Hong Kong Securities Clearing Company Limited on the same settlement date are settled on a net basis.

## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 6. 淨利息收入

### 6. NET INTEREST INCOME

|                    |   | 六月三十日止六個月                |                  |
|--------------------|---|--------------------------|------------------|
|                    |   | Six months ended 30 June |                  |
|                    |   | 2013                     | 2012             |
|                    |   | 港幣千元                     | 港幣千元             |
|                    |   | HK\$'000                 | HK\$'000         |
| 利息收入               | Interest income   |                          |                  |
| 存放於同業及其他財務機構之結餘及款項 | Balances and placements with banks and other financial institutions | 119,853                  | 168,401          |
| 證券投資               | Investments in securities   | 146,717                  | 135,176          |
| 貸款及借貸              | Loans and advances  | 481,028                  | 435,549          |
| 利率掉期合約             | Interest rate swaps   | 14,503                   | 43,549           |
|                    |   | <u>762,101</u>           | <u>782,675</u>   |
| 利息支出               | Interest expense  |                          |                  |
| 同業及客戶之存款及結餘        | Deposits and balances from banks and customers                      | (244,436)                | (299,790)        |
| 於回購協議下出售之金融資產      | Financial assets sold under repurchase agreements                   | (928)                    | (3,759)          |
| 存款證                | Certificates of deposit   | (2,408)                  | (17,861)         |
| 借貸資本               | Loan capital  | (31,761)                 | (33,653)         |
| 利率掉期合約             | Interest rate swaps   | (6,830)                  | (27,061)         |
|                    |   | <u>(286,363)</u>         | <u>(382,124)</u> |
| 淨利息收入              | Net interest income   | <u>475,738</u>           | <u>400,551</u>   |
| 已計入利息收益            | Included within interest income                                     |                          |                  |
| 減值貸款利息收入           | Interest income on impaired loans and advances                      | 99                       | 312              |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 6. 淨利息收入 - 續

包括在利息收入及利息支出中來自非按公平值列賬及列入損益賬之金融資產及金融負債中所獲得及產生的收入及支出分別為港幣749,420,000元(二零一二年:港幣735,029,000元)及港幣279,533,000元(二零一二年:港幣355,063,000元)。

以上金額包括來自非上市投資債務證券之利息收入為港幣146,717,000元(二零一二年:港幣135,176,000元)。

### 6. NET INTEREST INCOME - continued

Included within interest income and interest expense are HK\$749,420,000 (2012: HK\$735,029,000) and HK\$279,533,000 (2012: HK\$355,063,000) earned and incurred from financial assets and financial liabilities that are not at fair value through profit or loss, respectively.

Included above is interest income from unlisted investments in debt securities of HK\$146,717,000 (2012: HK\$135,176,000).

### 7. 淨費用及佣金收入

費用及佣金收入

證券買賣

信貸限額

貿易融資

信用卡服務

代理服務

其他

費用及佣金收入總額

減: 費用及佣金支出

淨費用及佣金收入

淨費用及佣金, 不包括用作計算實際利率之金額, 關於不是持作買賣用途或指定按公平值列賬及列入損益賬之金融資產及金融負債

- 費用收入

- 費用支出

### 7. NET FEE AND COMMISSION INCOME

|   |   | 六月三十日止六個月<br>Six months ended 30 June |                  |
|---|---|---------------------------------------|------------------|
|   |   | 2013                                  | 2012             |
|   |   | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 費用及佣金收入   | Fee and commission income   |                                       |                  |
| 證券買賣  | Securities dealings   | 64,440                                | 56,691           |
| 信貸限額  | Credit lines  | 7,799                                 | 7,445            |
| 貿易融資  | Trade finance   | 5,829                                 | 5,425            |
| 信用卡服務   | Credit card services  | 37,137                                | 32,863           |
| 代理服務  | Agency services   | 17,219                                | 12,095           |
| 其他  | Others  | 7,804                                 | 7,540            |
| 費用及佣金收入總額   | Total fee and commission income   | <u>140,228</u>                        | 122,059          |
| 減: 費用及佣金支出  | Less: Fee and commission expenses   | <u>(34,351)</u>                       | (30,182)         |
| 淨費用及佣金收入  | Net fee and commission income   | <u>105,877</u>                        | <u>91,877</u>    |
| 淨費用及佣金, 不包括用作計算實際利率之金額, 關於不是持作買賣用途或指定按公平值列賬及列入損益賬之金融資產及金融負債 | Net fee and commission, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities, that are not held for trading nor designed at fair value through profit or loss |                                       |                  |
| - 費用收入  | - fee income  | 54,289                                | 50,438           |
| - 費用支出  | - fee expenses  | <u>(33,956)</u>                       | <u>(29,645)</u>  |
|   |   | <u>20,333</u>                         | <u>20,793</u>    |



# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 8. 按公平值列賬及列入損益賬之 金融工具之淨（虧損）溢利 / 公平值對沖之淨（虧損）溢利

### 8. NET (LOSSES) GAINS ON FINANCIAL INSTRUMENTS AT FAIR VALUE THROUGH PROFIT OR LOSS / NET (LOSSES) GAINS ON FAIR VALUE HEDGE

|                               |  | 六月三十日止六個月<br>Six months ended 30 June |                  |
|-------------------------------|--|---------------------------------------|------------------|
|                               |  | 2013                                  | 2012             |
|                               |  | 港幣千元<br>HK\$'000                      | 港幣千元<br>HK\$'000 |
| 按公平值列賬及列入損益賬之<br>金融工具之淨（虧損）溢利 | Net (losses) gains on financial<br>instruments at fair value through<br>profit or loss |                                       |                  |
| - 指定按公平值列賬及列入<br>損益賬（附註 1）    | - designated at fair value through<br>profit or loss (Note 1)                          | (76,898)                              | (59,825)         |
| - 持作買賣用途（附註 2）                | - held for trading (Note 2)  | (39,158)                              | 88,183           |
|                               |  | <u>(116,056)</u>                      | <u>28,358</u>    |
| 公平值對沖之淨（虧損）溢利                 | Net (losses) gains on fair value hedge   |                                       |                  |
| - 與對沖風險有關的對沖項目之<br>淨虧損        | - net losses on hedged items<br>attributable to the hedged risk                        | (13,387)                              | (21,004)         |
| - 對沖工具之淨溢利                    | - net gains on hedging instruments   | 13,125                                | 21,731           |
|                               |  | <u>(262)</u>                          | <u>727</u>       |

附註：1. 兩個期間內之指定按公平  
值列賬及列入損益賬之  
金融工具之淨虧損主要是  
來自結構性工具及可換股  
債券之公平值變動。

Notes: 1. The net losses on financial instruments designated at fair  
value through profit or loss in both periods were primarily  
attributable to the changes in fair value of the structured  
products and the convertible bonds.

2. 淨（虧損）溢利主要是  
和持作買賣用途的外幣  
遠期合約、利率掉期合約  
及跨貨幣利率掉期合約  
相關，剩餘合約詳列於  
附註 16。截至二零一三  
年六月三十日止六個月  
之淨虧損包括外幣遠期合  
約重估虧損港幣 1.24 億  
元，應與列入其他營業收  
入中的外匯交易及外幣  
合約所得收益淨額港  
幣 1.59 億元互相抵銷。  
本銀行訂立該等合約，  
主要為將客戶澳幣及紐西  
蘭元存款的盈餘資金兌換  
美元所產生的即期頭寸，  
並投入銀行同業市場以  
為本銀行賺取額外回報。  
因應有關之銀行同業存款  
的到期日，訂立的相應外  
幣遠期合約以對沖有關外  
匯風險。有關即期頭寸及  
遠期合約根據會計準則要  
求重新估值並分別披露。

2. The net (losses) gains mainly related to foreign currency  
forward contracts, interest rate swaps and a cross-currency  
interest rate swap held for trading. Details of the outstanding  
contracts are set out in note 16. The net losses for the six  
months ended 30 June 2013 included revaluation losses on the  
foreign currency forward contracts of HK\$124 million which  
should be offset by net exchange gains and net gains from  
foreign currency contracts of HK\$159 million included under  
other operating income. The Bank entered into these contracts  
mainly to exchange surplus funds from customer deposits in  
Australian dollars and New Zealand dollars into United States  
dollars, which created the spot positions, and placed them in  
the interbank market to earn extra return for the Bank. The  
foreign exchange risk was covered by entering into foreign  
currency forward contracts which matched the maturity dates  
of the interbank placements. The spot positions and forward  
contracts were revalued and disclosed separately as required  
by the accounting standards.

**簡明綜合財務報表之附註**  
**NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS**

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

**9. 其他營業收入**

**9. OTHER OPERATING INCOME**

|                 |  | 六月三十日止六個月<br>Six months ended 30 June |                          |
|-----------------|--|---------------------------------------|--------------------------|
|                 |  | 2013<br>港幣千元<br>HK\$'000              | 2012<br>港幣千元<br>HK\$'000 |
| 股息收入            | Dividend income  |                                       |                          |
| - 上市投資          | - Listed investments   | 2,446                                 | 3,336                    |
| - 非上市投資         | - Unlisted investments   | 2,800                                 | 2,700                    |
|                 |  | <b>5,246</b>                          | 6,036                    |
| 外匯交易及外幣合約所得收益淨額 | Net exchange gains and net gains<br>from foreign currency contracts  | <b>158,881</b>                        | 60,328                   |
| 投資物業租金收入毛額      | Gross rents from investment properties                               | <b>8,452</b>                          | 6,028                    |
| 減：開支            | Less: Outgoings  | <b>(543)</b>                          | (524)                    |
| 租金收入淨額          | Net rental income  | <b>7,909</b>                          | 5,504                    |
| 保管箱租金收入         | Safe deposit box rentals   | <b>19,072</b>                         | 16,366                   |
| 除索償及佣金支出之保險承保溢價 | Insurance underwriting premium less<br>claims and commission expense | <b>11,095</b>                         | 10,616                   |
| 其他銀行服務收入        | Other banking services income  | <b>24,411</b>                         | 22,220                   |
| 其他              | Others   | <b>1,533</b>                          | 1,590                    |
|                 |  | <b><u>228,147</u></b>                 | <b><u>122,660</u></b>    |

## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 10. 營業支出

|                   |
|-------------------|
| 核數師酬金             |
| 人事費用 (包括董事酬金)     |
| - 薪金及其他費用         |
| - 退休福利計劃供款        |
| 人事費用總額            |
| 折舊                |
| 預付土地租金之釋放         |
| 行址及設備支出，          |
| 折舊 / 預付土地租金之釋放除外： |
| - 物業租金及差餉         |
| - 其他              |
| 其他營業支出            |

營運租賃之最低租金支出為港幣16,842,000元(二零一二年：港幣18,138,000元)已包括於行址及設備支出中。

### 11. 商譽減值

截至二零一三年六月三十日止六個月期間，管理層已檢討商譽的減值測試。檢討內容包括比較被購買的附屬公司之賬面值及使用值(最少之現金賺取單位)，以分配商譽。該被購買的附屬公司是從事保險業務的。

使用值的計算是根據附屬公司的管理層已審閱的五年財務預算中現金流動預測和五年預測後的平穩增長。於已審閱預測和評估值所覆蓋期間，現金流動預測的準備是包括一些假設和評估。主要假設包括預期收入增長(增長率3.5%至4%)和折算率12%的選擇(二零一二年：12%)。

使用值是折算預期未來的現金流動計算所得的。

截至二零一三年六月三十日及二零一二年六月三十日止六個月期間，本集團的管理層確定並無商譽減值。

### 10. OPERATING EXPENSES

|   | 六月三十日止六個月                |                |
|---|--------------------------|----------------|
|   | Six months ended 30 June |                |
|   | 2013                     | 2012           |
|   | 港幣千元                     | 港幣千元           |
|   | HK\$'000                 | HK\$'000       |
| Auditor's remuneration  | 2,033                    | 1,950          |
| Staff costs (including directors' emoluments)   |                          |                |
| - Salaries and other costs  | 214,506                  | 209,466        |
| - Retirement benefits scheme contributions  | 15,508                   | 15,189         |
| Total staff costs   | 230,014                  | 224,655        |
| Depreciation  | 27,787                   | 29,175         |
| Release of prepaid lease payments for land  | 33                       | 33             |
| Premises and equipment expenses, excluding depreciation / release of prepaid lease payments for land: |                          |                |
| - Rentals and rates for premises  | 20,430                   | 21,574         |
| - Others  | 9,568                    | 10,629         |
| Other operating expenses  | 68,388                   | 99,059         |
|   | <u>358,253</u>           | <u>387,075</u> |

Included in the premises and equipment expenses are minimum lease payments under operating leases of HK\$16,842,000 (2012: HK\$18,138,000).

### 11. IMPAIRMENT LOSS ON GOODWILL

For the six-month period ended 30 June 2013, the management has reviewed goodwill for impairment testing purposes. The review comprised a comparison of the carrying amount and the value in use of an acquired subsidiary (the cash-generating unit) to which the goodwill has been allocated. The acquired subsidiary is involved in the insurance business.

The value in use calculations primarily use cash flow projections based on the five-year financial budgets approved by the management of the subsidiary and with a stable growth beyond the five-year projection period. There are a number of assumptions and estimates involved for the preparation of cash flow projections for the period covered by the approved budget and estimated value. Key assumptions include the expected growth in revenues (growth rate at 3.5% to 4%) and the selection of the discount rate of 12% (2012: 12%).

Value in use is derived by discounting the expected future cash flows.

The management of the Group determines that there was no impairment loss on the goodwill for the six-month period ended 30 June 2013 and 30 June 2012.

**12. 稅項**

香港利得稅乃依據本期度估計應課稅溢利稅率百分之十六點五計算(二零一二年：百分之十六點五)。

其他司法管轄地區之稅率乃根據其司法管轄地區之現行稅率計算。

**12. TAXATION**

Hong Kong Profits Tax is calculated at 16.5% (2012: 16.5%) of the estimated assessable profit for the period.

Taxation arising in other jurisdictions is calculated at the rates prevailing in the relevant jurisdictions.

**13. 每股盈利 - 基本**

每股基本盈利之計算乃根據本銀行擁有人應佔溢利港幣 276,307,000 元(二零一二年：港幣 259,749,000 元)及於期內已發行 435,000,000 股(二零一二年：435,000,000 股)普通股計算。

由於以上兩個期內均沒有發行潛在普通股，所以並沒有每股攤薄盈利。

**13. EARNINGS PER SHARE - BASIC**

The calculation of basic earnings per share is based on the profit attributable to owners of the Bank of HK\$276,307,000 (2012: HK\$259,749,000) and on 435,000,000 (2012: 435,000,000) ordinary shares in issue during the period.

No diluted earnings per share was presented as there was no potential ordinary shares in issue during both periods.

**14. 股息**

二零一二年之末期股息為每股港幣 0.35 元，合共港幣 152,250,000 元，已於二零一三年五月二十四日派發予股東。

二零一一年之末期股息為每股港幣 0.35 元，合共港幣 152,250,000 元，已於二零一二年五月二十四日派發予股東。

於中期期末之後，就二零一三年十二月三十一日止之財政年度，董事會已決議宣派中期股息為港幣 60,900,000 元(二零一二年：港幣 47,850,000 元)，每股為港幣 0.14 元(二零一二年：港幣 0.11 元)予二零一三年九月十九日登記於股東名冊之本銀行股東。

**14. DIVIDENDS**

On 24 May 2013, a dividend of HK\$0.35 per share totalling HK\$152,250,000 was paid to shareholders as the final dividend for 2012.

On 24 May 2012, a dividend of HK\$0.35 per share totalling HK\$152,250,000 was paid to shareholders as the final dividend for 2011.

Subsequent to the end of the interim period, the board of directors has declared that a total amount of interim dividend in respect of the financial year ending 31 December 2013 of HK\$60,900,000 (2012: HK\$47,850,000) at a rate of HK\$0.14 (2012: HK\$0.11) per share should be paid to the shareholders of the Bank whose names appear in the Register of Members on 19 September 2013.

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 15. 庫存現金及短期資金

庫存現金及存放同業及  
其他財務機構款項  
通知及短期存款  
外匯基金票據

### 15. CASH AND SHORT-TERM FUNDS

|  | 二零一三年<br>六月三十日<br>30 June 2013 | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|--|--------------------------------|--------------------------------------|
|  | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                     |
| Cash and balances with banks<br>and other financial institutions | 3,597,412                      | 6,060,810                            |
| Money at call and short notice                                   | 8,064,296                      | 10,472,554                           |
| Exchange fund bills  | 298,489                        | 798,513                              |
|  | <u>11,960,197</u>              | <u>17,331,877</u>                    |

### 16. 衍生金融工具

持作買賣用途的衍生工具  
- 外幣遠期合約  
- 利率掉期合約  
指定作對沖工具的衍生工具  
- 利率掉期合約  
- 跨貨幣利率掉期合約

### 16. DERIVATIVE FINANCIAL INSTRUMENTS

|   | 二零一三年六月三十日<br>30 June 2013                     |   |                |
|---|--|---|----------------|
|   | 名義金額<br>Notional<br>amount<br>港幣千元<br>HK\$'000 | 公平值<br>Fair values<br>資產 負債<br>Assets Liabilities<br>港幣千元 港幣千元<br>HK\$'000 HK\$'000 |                |
| Derivatives held for trading                  |  |   |                |
| - Foreign currency forward contracts          | 5,015,635                                      | 760   | 129,106        |
| - Interest rate swaps                         | 170,000  | 1,599   | 11,185         |
| Derivatives designated as hedging instruments |  |   |                |
| - Interest rate swaps                         | 5,809,619                                      | 105,310   | 47,573         |
| - Cross-currency interest rate swaps          | 233,306  | -   | 6,581          |
|   |  | <u>107,669</u>  | <u>194,445</u> |

持作買賣用途的衍生工具  
- 外幣遠期合約  
- 利率掉期合約  
- 跨貨幣利率掉期合約  
指定作對沖工具的衍生工具  
- 利率掉期合約  
- 跨貨幣利率掉期合約

|   | 二零一二年十二月三十一日<br>31 December 2012               |   |                |
|---|--|---|----------------|
|   | 名義金額<br>Notional<br>amount<br>港幣千元<br>HK\$'000 | 公平值<br>Fair values<br>資產 負債<br>Assets Liabilities<br>港幣千元 港幣千元<br>HK\$'000 HK\$'000 |                |
| Derivatives held for trading                  |  |   |                |
| - Foreign currency forward contracts          | 6,037,758                                      | 16,584  | 21,380         |
| - Interest rate swaps                         | 796,280  | 4,562   | 95,192         |
| - Cross-currency interest rate swap           | 36,040   | -   | 1,582          |
| Derivatives designated as hedging instruments |  |   |                |
| - Interest rate swaps                         | 5,286,864                                      | 166,765   | 120,792        |
| - Cross-currency interest rate swaps          | 233,306  | -   | 9,710          |
|   |  | <u>187,911</u>  | <u>248,656</u> |

於二零一三年六月三十日，外幣遠期買入合約的貨幣主要包括港幣及澳幣（二零一二年：港幣及澳幣）及外幣遠期賣出合約的貨幣主要包括美元（二零一二年：人民幣及美元）。於二零一三年六月三十日及二零一二年十二月三十一日，所有這些合約的結算日均在報告期末一年內。

As at 30 June 2013, the currencies of foreign currency forward buy contracts mainly comprise Hong Kong dollars and Australian dollars (2012: Hong Kong dollars and Australian dollars) and the currencies of foreign currency forward sale contracts mainly comprise United States dollars (2012: Renminbi and United States dollars). As at 30 June 2013 and 31 December 2012, all of these contracts have a settlement date within one year from the end of the reporting period.

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 17. 證券投資

### 17. INVESTMENTS IN SECURITIES

|            |   | 按公平值列賬及<br>列入損益賬之金融資產<br>Financial assets at<br>fair value through<br>profit or loss |   |   |  |                                 |
|------------|---|--|---|---|--|---------------------------------|
|            |   | 持作<br>買賣用途<br>Held for<br>trading<br>港幣千元<br>HK\$'000                                | 指定按<br>公平值<br>列賬<br>Designated<br>at fair value<br>港幣千元<br>HK\$'000 | 可供出售<br>之證券<br>Available-<br>for-sale<br>securities<br>港幣千元<br>HK\$'000 | 持至到期日<br>之證券<br>Held-to-<br>maturity<br>securities<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
| 二零一三年六月三十日 | 30 June 2013                              |  |   |   |  |                                 |
| 股本證券：      | Equity securities:                        |  |   |   |  |                                 |
| 香港上市       | Listed in Hong Kong                       | 201  | -   | 186,465   | -  | 186,666                         |
| 海外上市       | Listed overseas                           | -  | -   | 8,661   | -  | 8,661                           |
|            |   | <u>201</u>   | <u>-</u>  | <u>195,126</u>  | <u>-</u>   | <u>195,327</u>                  |
| 非上市        | Unlisted                                  | -  | -   | 37,520  | -  | 37,520                          |
|            |   | <u>201</u>   | <u>-</u>  | <u>232,646</u>  | <u>-</u>   | <u>232,847</u>                  |
| 債務證券：      | Debt securities:                          |  |   |   |  |                                 |
| 存款證        | Certificates of deposit                   | -  | -   | -   | 6,865,282  | 6,865,282                       |
| 可換股債券      | Convertible bonds                         | -  | 91,149  | -   | -  | 91,149                          |
| 其他債務證券     | Other debt securities                     |  |   |   |  |                                 |
| - 非上市      | - Unlisted                                | -  | -   | 4,334,558   | 4,691,692  | 9,026,250                       |
|            |   | <u>-</u>   | <u>91,149</u>   | <u>4,334,558</u>  | <u>11,556,974</u>  | <u>15,982,681</u>               |
| 總額：        | Total:                                    |  |   |   |  |                                 |
| 香港上市       | Listed in Hong Kong                       | 201  | -   | 186,465   | -  | 186,666                         |
| 海外上市       | Listed overseas                           | -  | -   | 8,661   | -  | 8,661                           |
| 非上市        | Unlisted                                  | -  | 91,149  | 4,372,078   | 11,556,974   | 16,020,201                      |
|            |   | <u>201</u>   | <u>91,149</u>   | <u>4,567,204</u>  | <u>11,556,974</u>  | <u>16,215,528</u>               |
| 上市證券市值：    | Market value of<br>listed securities:     |  |   |   |  |                                 |
| 香港上市       | Listed in Hong Kong                       | 201  | -   | 186,465   | -  | 186,666                         |
| 海外上市       | Listed overseas                           | -  | -   | 8,661   | -  | 8,661                           |
|            |   | <u>201</u>   | <u>-</u>  | <u>195,126</u>  | <u>-</u>   | <u>195,327</u>                  |
| 按發行人分類：    | As analysed by<br>issuing entities:       |  |   |   |  |                                 |
| 中央政府及中央銀行  | Central governments<br>and central banks  | -  | -   | -   | 5,740  | 5,740                           |
| 公營機構       | Public sector entities                    | -  | -   | 55,525  | 191,759  | 247,284                         |
| 同業及其他財務機構  | Banks and other<br>financial institutions | 40   | -   | 356,334   | 9,836,141  | 10,192,515                      |
| 企業         | Corporate entities                        | 161  | 91,149  | 4,149,413   | 1,523,334  | 5,764,057                       |
| 其他         | Others                                    | -  | -   | 5,932   | -  | 5,932                           |
|            |   | <u>201</u>   | <u>91,149</u>   | <u>4,567,204</u>  | <u>11,556,974</u>  | <u>16,215,528</u>               |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 17. 證券投資 - 續

### 17. INVESTMENTS IN SECURITIES - continued

|                 | 按公平值列賬及<br>列入損益賬之金融資產<br>Financial assets at<br>fair value through<br>profit or loss |   |   |  |                                 |            |
|-----------------|--|---|---|--|---------------------------------|------------|
|                 | 持作<br>買賣用途<br>Held for<br>trading<br>港幣千元<br>HK\$'000                                | 指定按<br>公平值<br>列賬<br>Designated<br>at fair value<br>港幣千元<br>HK\$'000 | 可供出售<br>之證券<br>Available-<br>for-sale<br>securities<br>港幣千元<br>HK\$'000 | 持至到期日<br>之證券<br>Held-to-<br>maturity<br>securities<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |            |
| 二零一二年十二月三十一日    | 31 December 2012   |   |   |  |                                 |            |
| 股本證券：           | Equity securities:   |   |   |  |                                 |            |
| 香港上市            | Listed in Hong Kong  | 261   | –   | 184,012  | –                               | 184,273    |
| 海外上市            | Listed overseas  | –   | –   | 9,055  | –                               | 9,055      |
|                 |  | 261   | –   | 193,067  | –                               | 193,328    |
| 非上市             | Unlisted   | –   | –   | 35,610   | –                               | 35,610     |
|                 |  | 261   | –   | 228,677  | –                               | 228,938    |
| 債務證券：           | Debt securities:   |   |   |  |                                 |            |
| 存款證             | Certificates of deposit  | –   | –   | –  | 3,693,321                       | 3,693,321  |
| 結構性工具           | Structured products  | –   | 419,101   | –  | –                               | 419,101    |
| 可換股債券           | Convertible bonds  | –   | 794,048   | –  | –                               | 794,048    |
| 其他債務證券<br>- 非上市 | Other debt securities<br>- Unlisted  | –   | –   | 3,993,540  | 5,906,699                       | 9,900,239  |
|                 |  | –   | 1,213,149   | 3,993,540  | 9,600,020                       | 14,806,709 |
| 總額：             | Total:   |   |   |  |                                 |            |
| 香港上市            | Listed in Hong Kong  | 261   | –   | 184,012  | –                               | 184,273    |
| 海外上市            | Listed overseas  | –   | –   | 9,055  | –                               | 9,055      |
| 非上市             | Unlisted   | –   | 1,213,149   | 4,029,150  | 9,600,020                       | 14,842,319 |
|                 |  | 261   | 1,213,149   | 4,222,217  | 9,600,020                       | 15,035,647 |
| 上市證券市值：         | Market value of<br>listed securities:  |   |   |  |                                 |            |
| 香港上市            | Listed in Hong Kong  | 261   | –   | 184,012  | –                               | 184,273    |
| 海外上市            | Listed overseas  | –   | –   | 9,055  | –                               | 9,055      |
|                 |  | 261   | –   | 193,067  | –                               | 193,328    |
| 按發行人分類：         | As analysed by<br>issuing entities:  |   |   |  |                                 |            |
| 中央政府及中央銀行       | Central governments<br>and central banks   | –   | –   | –  | 3,382                           | 3,382      |
| 公營機構            | Public sector entities   | –   | –   | 56,016   | 196,401                         | 252,417    |
| 同業及其他財務機構       | Banks and other<br>financial institutions  | 43  | 419,101   | 353,885  | 7,809,345                       | 8,582,374  |
| 企業              | Corporate entities   | 218   | 794,048   | 3,807,796  | 1,590,892                       | 6,192,954  |
| 其他              | Others   | –   | –   | 4,520  | –                               | 4,520      |
|                 |  | 261   | 1,213,149   | 4,222,217  | 9,600,020                       | 15,035,647 |

## 17. 證券投資 - 續

於二零一三年六月三十日，本集團就該等被分類為可供出售的金融工具中的股本證券已提供的累計減值損失為港幣 44,879,000 元（二零一二年：港幣 44,879,000 元）。

所有結構性工具已於二零一三年六月三十日止六個月內出售。於二零一二年十二月三十一日，結構性工具中包含港幣 419,101,000 元的信貸掛鈎票據。本集團所持有的信貸掛鈎票據，其票面年息率由三個月的倫敦銀行同業拆息加 1.3% 至 2.0% 不等，並將於二零一五年至二零一六年到期。假如其參考機構（於二零一二年十二月三十一日，穆迪的信貸評級為 A1 或以上）有信貸事件發生，信貸掛鈎票據的發行商無須償還本集團票據的債務。

於報告期末，本集團所持有的被分類為可供出售的非上市股本證券是以成本扣除減值虧損計量的，金額為港幣 36,069,000 元（二零一二年：港幣 35,571,000 元）。管理層的意見認為，由於其合理公平估計的範圍相當重大，而且管理層沒有計劃出售非上市股本證券，故其公平值不可能被可靠地計量。這些證券並沒有作任何減值。

本銀行三藩市分行持有港幣 17,064,000 元（二零一二年：港幣 17,054,000 元）持至到期日之存款證，已遵照加利福尼亞州財務守則 (California Financial Code) 之規定，質押予美利堅合眾國加利福尼亞州。

## 17. INVESTMENTS IN SECURITIES - continued

For the equity securities classified as available-for-sale financial instruments, accumulated impairment losses in respect of such equity securities as at 30 June 2013 amounting to HK\$44,879,000 (2012: HK\$44,879,000) have been provided by the Group.

All structured products have been disposed during the six months ended 30 June 2013. As at 31 December 2012, included in structured products were credit linked notes of HK\$419,101,000. The credit linked notes held by the Group bore three-month LIBOR with spreads ranging from 1.3% to 2.0% per annum and maturity dates ranging from 2015 to 2016. The note issuers were not obligated to repay the debt to the Group if the reference entities (rated A1 or above by Moody's as at 31 December 2012) defaulted.

Unlisted equity securities classified as available-for-sale held by the Group amounting to HK\$36,069,000 (2012: HK\$35,571,000) are measured at cost less impairment at the end of the reporting period because the range of reasonable fair estimate is so significant that the management are of the opinion that the fair values cannot be measured reliably, and the management has no plan to dispose the unlisted equity securities. No impairment has been recognised in respect of these securities.

Certain held-to-maturity certificates of deposit of HK\$17,064,000 (2012: HK\$17,054,000) held by the San Francisco Branch of the Bank have been pledged to the State of California of the United States of America in compliance with the requirements of the California Financial Code.



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#### 17. 證券投資 - 續

由香港特別行政區及中華人民共和國(「中國」)發行而被分類為持至到期日之債務證券總額為港幣5,740,000元(二零一二年:港幣3,382,000元)。

本集團所持有的被分類為可供出售之證券及持至到期日之證券的可換股債券及債務證券主要是由來自中國、香港及澳洲的企業及財務機構擔保或發行。

本集團所持有的被分類為持至到期日證券的存款證主要是由中國、日本及香港銀行發行。本集團持有上述持至到期日之存款證總額為港幣2,313,005,000元(二零一二年:港幣1,731,693,000元)及持至到期日之債務證券總額為港幣806,273,000元(二零一二年:港幣900,850,000元),其信用風險來自中國。

#### 18. 金融資產的轉移

以下為本集團於二零一三年六月三十日及二零一二年十二月三十一日已轉移至另一個體並同意在指定日期以指定價格回購的被分類為持至到期日及可供出售之債務證券。由於本集團沒有轉移有關這些債務證券之主要風險及報酬予該個體,這些債務證券的全數賬面值會繼續被確認。該轉移所收到的現金會被呈報為負債列於「於回購協議下出售之金融資產」下(參閱附註23)。已轉移的債務證券會被視作這些負債的抵押品。於所涉及的期間內,這些債務證券的法定權益已轉移給該個體,該個體可以不受限制地把這些抵押品出售或再抵押。這些債務證券會以攤銷成本或按公平值計量列於本集團的簡明綜合財務狀況表內。

#### 17. INVESTMENTS IN SECURITIES - continued

Debt securities classified as held-to-maturity amounting to HK\$5,740,000 (2012: HK\$3,382,000) were issued by the Government of Hong Kong Special Administrative Region and the Government of the People's Republic of China ("PRC").

The convertible bonds and the debt securities classified as available-for-sale securities and held-to-maturity securities held by the Group are mainly guaranteed or issued by corporates and financial institutions from the PRC, Hong Kong and Australia.

The certificates of deposit classified as held-to-maturity securities held by the Group are mainly issued by banks from the PRC, Japan and Hong Kong. Of the above, held-to-maturity certificates of deposit amounting to HK\$2,313,005,000 (2012: HK\$1,731,693,000) and held-to-maturity debt securities amounting to HK\$806,273,000 (2012: HK\$900,850,000) held by the Group are with credit exposures to the PRC.

#### 18. TRANSFER OF FINANCIAL ASSETS

The following were the Group's debt securities classified as held-to-maturity and available-for-sale as at 30 June 2013 and 31 December 2012 that were transferred to an entity with terms to repurchase these debt securities at the agreed dates and prices. As the Group has not transferred the significant risks and rewards relating to these debt securities to the entity, the full carrying amount of these debt securities continued to be recognised. The cash received on the transfer was reported as liabilities under "Financial assets sold under repurchase agreements" (see note 23). The transferred debt securities serve as collateral to secure these liabilities. During the covered period, the legal title of the debt securities is transferred to the counterparty entity and there is no restriction for the counterparty entity to sell or repledge the collateral. These debt securities are either measured at amortised cost or carried at fair value in the Group's condensed consolidated statement of financial position.

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### 18. 金融資產的轉移 - 續

### 18. TRANSFER OF FINANCIAL ASSETS - continued

|                  |   | 二零一三年六月三十日<br>30 June 2013   |   |                                 |
|------------------|---|--|---|---------------------------------|
|                  |   | 可供出售之<br>債務證券<br>Available-<br>for-sale<br>debt securities<br>港幣千元<br>HK\$'000 | 持至到期日<br>之債務證券<br>Held-to-<br>maturity<br>debt securities<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
| 轉移資產之賬面值         | Carrying amount of transferred assets               | 378,479  | 117,528   | 496,007                         |
| 相關負債之賬面值 (附註 23) | Carrying amount of associated liabilities (Note 23) | <u>329,313</u>   | <u>108,036</u>  | <u>437,349</u>                  |
|                  |   | 二零一二年十二月三十一日<br>31 December 2012   |   |                                 |
|                  |   | 可供出售之<br>債務證券<br>Available-<br>for-sale<br>debt securities<br>港幣千元<br>HK\$'000 | 持至到期日<br>之債務證券<br>Held-to-<br>maturity<br>debt securities<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
| 轉移資產之賬面值         | Carrying amount of transferred assets               | 393,490  | 117,621   | 511,111                         |
| 相關負債之賬面值 (附註 23) | Carrying amount of associated liabilities (Note 23) | <u>326,687</u>   | <u>106,994</u>  | <u>433,681</u>                  |

### 19. 貸款及其他賬項

### 19. ADVANCES AND OTHER ACCOUNTS

|             |  | 二零一三年<br>六月三十日<br>30 June 2013<br>港幣千元<br>HK\$'000 | 二零一二年<br>十二月三十一日<br>31 December 2012<br>港幣千元<br>HK\$'000 |
|-------------|--|--|--|
| 客戶貸款        | Advances to customers                              |  |  |
| 應收票據        | Bills receivable                                   | 449,920  | 373,401  |
| 貿易票據        | Trade bills  | 660,579  | 453,669  |
| 其他客戶貸款      | Other advances to customers                        | <u>41,514,016</u>                                  | <u>38,365,119</u>  |
|             |  | <u>42,624,515</u>                                  | <u>39,192,189</u>  |
| 應收利息        | Interest receivable                                | 182,128  | 232,270  |
| 減值準備        | Impairment allowances                              |  |  |
| - 個別評估      | - Individually assessed                            | (26,339)   | (24,054)   |
| - 集體評估      | - Collectively assessed                            | <u>(178,888)</u>                                   | <u>(164,506)</u>   |
|             |  | <u>42,601,416</u>                                  | <u>39,235,899</u>  |
| 同業及其他財務機構貸款 | Advances to banks and other financial institutions | <u>418,371</u>                                     | <u>2,164,842</u>   |
|             |  | <u>43,019,787</u>                                  | <u>41,400,741</u>  |
| 其他賬項        | Other accounts                                     | 645,231  | 708,477  |
|             |  | <u>43,665,018</u>                                  | <u>42,109,218</u>  |

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### 19. 貸款及其他賬項 - 續

包含在本集團之「其他賬項」其中一筆為數約港幣246,957,000元(二零一二年:港幣246,484,000元)為本銀行汕頭分行存放中國之財務機構作為儲備金之款項。存放於中國人民銀行之法定存款準備金及額外存款準備金,分別為港幣50,629,000元(二零一二年:港幣64,861,000元)及港幣26,613,000元(二零一二年:港幣13,699,000元);法定存款準備金並不作為本集團的日常運作。以符合中國外資金融機構管理條例之規定,存放於中國其他財務機構的定期存款為港幣169,715,000元(二零一二年:港幣167,924,000元)。

本集團「其他賬項」的餘額為港幣398,274,000元(二零一二年:港幣461,993,000元)主要包括與客戶證券買賣之應收賬款為港幣230,854,000元(二零一二年:港幣200,377,000元)及若干存放於銀行的利率掉期合約之變動保證金,外匯遠期合約及回購協議為港幣21,015,000元(二零一二年:港幣94,479,000元)。

減值貸款詳情如下:

減值貸款總額  
減:個別評估減值準備  
淨減值貸款  
減值貸款總額佔客戶貸款總額之百分比  
抵押品之市值

除個別評估貸款減值準備外,本集團已就個別不重大貸款或其他未經個別作減值評估之貸款,作集體評估減值準備。

### 19. ADVANCES AND OTHER ACCOUNTS - continued

Included in the "Other Accounts" of the Group is an amount of approximately HK\$246,957,000 (2012: HK\$246,484,000) placed as reserve funds with the financial institutions in the PRC by the Shantou Branch of the Bank. Such reserve funds include the mandatory reserve deposits and surplus reserve deposits placed with the People's Bank of China, amounting to HK\$50,629,000 (2012: HK\$64,861,000) and HK\$26,613,000 (2012: HK\$13,699,000) respectively. The mandatory reserve deposits are not available for the Group's daily operation. The balance of HK\$169,715,000 (2012: HK\$167,924,000) comprises fixed deposits placed with other financial institutions in the PRC in compliance with the requirements of Regulations Governing Foreign Financial Institutions of the PRC.

The remaining balance of "Other Accounts" of the Group amounting to HK\$398,274,000 (2012: HK\$461,993,000) mainly comprised accounts receivable from customers in relation to securities dealing of HK\$230,854,000 (2012: HK\$200,377,000) and a variation margin of HK\$21,015,000 (2012: HK\$94,479,000) deposited in banks for certain interest rate swaps, foreign currency forward contracts and repurchase agreements.

Details of the impaired loans are as follows:

|  | 二零一三年<br>六月三十日<br>30 June 2013 | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|--|--------------------------------|--------------------------------------|
|  | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                     |
| Gross impaired loans   | 32,200                         | 24,194                               |
| Less: Impairment allowances<br>under individual assessment             | (26,339)                       | (24,054)                             |
| Net impaired loans   | <u>5,861</u>                   | <u>140</u>                           |
| Gross impaired loans as a percentage<br>of gross advances to customers | <u>0.08%</u>                   | <u>0.06%</u>                         |
| Market value of collateral pledged                                     | <u>64,524</u>                  | <u>76,635</u>                        |

In addition to the individually assessed loans impairment allowance, the Group has also provided collectively assessed loans impairment allowance for loans that are individually insignificant or advances where no impairment has been identified individually.

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### 20. 投資物業

### 20. INVESTMENT PROPERTIES

|                  |  | 2013<br>港幣千元<br>HK\$'000 | 2012<br>港幣千元<br>HK\$'000 |
|------------------|--|--------------------------|--------------------------|
| 於一月一日            | At 1 January   | 135,318                  | 127,171                  |
| 列入損益表之公平值淨增加     | Net increase in fair value<br>recognised in profit or loss | 1,910                    | 9,390                    |
| 出售               | Disposals  | (1,600)                  | (1,500)                  |
| 匯兌調整             | Exchange difference  | <u>534</u>               | <u>257</u>               |
| 於六月三十日 / 十二月三十一日 | At 30 June / 31 December                                   | <u><u>136,162</u></u>    | <u><u>135,318</u></u>    |

本集團所有以營運租賃形式收取租金及 / 或待價格升值的物業是以公平值模式計量，被確認為及以投資物業入賬。

All of the Group's property interests held under operating leases to earn rentals and / or for capital appreciation purposes are measured using the fair value model and are classified and accounted for as investment properties.

出售投資物業及公平值調整之淨溢利：

Net gains on disposal of and fair value adjustments on investment properties:

|               |   | 六月三十日止六個月<br>Six months ended 30 June |                          |
|---------------|---|---------------------------------------|--------------------------|
|               |   | 2013<br>港幣千元<br>HK\$'000              | 2012<br>港幣千元<br>HK\$'000 |
| 出售投資物業之淨溢利    | Net gains on disposal of<br>investment properties               | 2,327                                 | 2,816                    |
| 投資物業公平值調整之淨溢利 | Net gains on fair value adjustments<br>on investment properties | <u>1,910</u>                          | <u>3,830</u>             |
|               |   | <u><u>4,237</u></u>                   | <u><u>6,646</u></u>      |

本集團所擁有之投資物業經獨立專業測量師行威格斯資產評估顧問有限公司按二零一三年六月三十日以直接比較方法及參考同類物業最近的成交來重估。公平值是從相類物業的可比較市場交易獲得。

Investment properties owned by the Group were revalued at 30 June 2013 by adopting the direct comparison approach and which reference to the recent transactions for similar premises by Vigers Appraisal & Consulting Limited, independent professional qualified valuers. The fair value is mainly arrived at by reference to comparable market transactions for similar properties.

投資物業之公平值的評估是假設於報告期末時，在任何情況下，投資物業並沒有被強迫出售及其結構良好。

The fair value of investment properties were estimated based on assumptions that there would be no forced sale situation in any manner for these investment properties and the structure of these investment properties were in a reasonable condition at the end of the reporting period.

投資物業以經營租賃形式租出。

The investment properties are rented out under operating leases.

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### 21. 物業及設備

### 21. PROPERTY AND EQUIPMENT

|               |                                 | 租賃土地<br>Leasehold<br>land<br>港幣千元<br>HK\$'000 | 樓宇<br>Buildings<br>港幣千元<br>HK\$'000 | 設備<br>Equipment<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
|---------------|---------------------------------|---|-------------------------------------|-------------------------------------|---------------------------------|
| <b>成本</b>     | <b>COST</b>                     |   |                                     |                                     |                                 |
| 於二零一三年一月一日    | At 1 January 2013               | 575,421                                       | 375,285                             | 546,606                             | 1,497,312                       |
| 添置            | Additions                       | -   | -                                   | 14,479                              | 14,479                          |
| 出售            | Disposals                       | -   | -                                   | (3,067)                             | (3,067)                         |
| 匯兌調整          | Exchange adjustments            | -   | -                                   | 79                                  | 79                              |
| 於二零一三年六月三十日   | At 30 June 2013                 | 575,421                                       | 375,285                             | 558,097                             | 1,508,803                       |
| <b>累積折舊</b>   | <b>ACCUMULATED DEPRECIATION</b> |   |                                     |                                     |                                 |
| 於二零一三年一月一日    | At 1 January 2013               | 101,005                                       | 62,214                              | 405,713                             | 568,932                         |
| 折舊            | Depreciation                    | 5,495   | 4,081                               | 18,211                              | 27,787                          |
| 出售後註銷         | Eliminated on disposals         | -   | -                                   | (1,890)                             | (1,890)                         |
| 匯兌調整          | Exchange adjustments            | -   | -                                   | 35                                  | 35                              |
| 於二零一三年六月三十日   | At 30 June 2013                 | 106,500                                       | 66,295                              | 422,069                             | 594,864                         |
| <b>賬面淨值</b>   | <b>CARRYING AMOUNTS</b>         |   |                                     |                                     |                                 |
| 於二零一三年六月三十日   | At 30 June 2013                 | 468,921                                       | 308,990                             | 136,028                             | 913,939                         |
| <b>成本</b>     | <b>COST</b>                     |   |                                     |                                     |                                 |
| 於二零一二年一月一日    | At 1 January 2012               | 562,418                                       | 372,392                             | 505,334                             | 1,440,144                       |
| 添置            | Additions                       | 13,003  | 2,893                               | 54,209                              | 70,105                          |
| 出售            | Disposals                       | -   | -                                   | (13,308)                            | (13,308)                        |
| 匯兌調整          | Exchange adjustments            | -   | -                                   | 371                                 | 371                             |
| 於二零一二年十二月三十一日 | At 31 December 2012             | 575,421                                       | 375,285                             | 546,606                             | 1,497,312                       |
| <b>累積折舊</b>   | <b>ACCUMULATED DEPRECIATION</b> |   |                                     |                                     |                                 |
| 於二零一二年一月一日    | At 1 January 2012               | 90,078  | 53,963                              | 377,135                             | 521,176                         |
| 折舊            | Depreciation                    | 10,927  | 8,251                               | 40,031                              | 59,209                          |
| 出售後註銷         | Eliminated on disposals         | -   | -                                   | (11,441)                            | (11,441)                        |
| 匯兌調整          | Exchange adjustments            | -   | -                                   | (12)                                | (12)                            |
| 於二零一二年十二月三十一日 | At 31 December 2012             | 101,005                                       | 62,214                              | 405,713                             | 568,932                         |
| <b>賬面淨值</b>   | <b>CARRYING AMOUNTS</b>         |   |                                     |                                     |                                 |
| 於二零一二年十二月三十一日 | At 31 December 2012             | 474,416                                       | 313,071                             | 140,893                             | 928,380                         |

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### 22. 預付土地租金

本集團的預付土地租金包括：

於一月一日及六月三十日 /  
十二月三十一日

#### 成本

於香港以外：

租約於十至五十年

賬面淨值於一月一日

預付經營租賃租金之釋放

匯兌調整

賬面淨值於六月三十日 /  
十二月三十一日

分析：

流動部份

非流動部份

總額

### 22. PREPAID LEASE PAYMENTS FOR LAND

The Group's prepaid lease payments for land comprise:

At 1 January and 30 June /  
31 December

#### COST

Outside Hong Kong held on:

Leases of between 10 to 50 years

Net book value at 1 January

Release of prepaid operating  
lease payments

Exchange adjustments

Net book value at 30 June /  
31 December

Analysed as:

Current portion

Non-current portion

Total

|  | 2013<br>港幣千元<br>HK\$'000 | 2012<br>港幣千元<br>HK\$'000 |
|--|--------------------------|--------------------------|
|  |                          |                          |
|  | <b>2,850</b>             | 2,850                    |
|  | <b>2,423</b>             | 2,483                    |
|  | <b>(33)</b>              | (66)                     |
|  | <b>27</b>                | 6                        |
|  | <b>2,417</b>             | 2,423                    |
|  |                          |                          |
|  | <b>33</b>                | 66                       |
|  | <b>2,384</b>             | 2,357                    |
|  | <b>2,417</b>             | 2,423                    |

### 23. 於回購協議下出售之金融資產

以抵押品類別分析：

債務證券被分類為：

可供出售

持至到期日

### 23. FINANCIAL ASSETS SOLD UNDER REPURCHASE AGREEMENTS

Analysed by collateral type:

Debt securities classified as:

Available-for-sale

Held-to-maturity

|  | 二零一三年<br>六月三十日<br>30 June 2013 | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|--|--------------------------------|--------------------------------------|
|  | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                     |
|  | <b>329,313</b>                 | 326,687                              |
|  | <b>108,036</b>                 | 106,994                              |
|  | <b>437,349</b>                 | 433,681                              |

於二零一三年六月三十日，被分類為可供出售之債務證券及持至到期日之債務證券的賬面值分別為港幣378,479,000元（二零一二年：港幣393,490,000元）及港幣117,528,000元（二零一二年：港幣117,621,000元），已根據回購協議售予其他銀行。所有回購協議於報告期末十二個月內到期。

As at 30 June 2013, debt securities which are classified as available-for-sale and held-to-maturity with carrying amounts of HK\$378,479,000 (2012: HK\$393,490,000) and HK\$117,528,000 (2012: HK\$117,621,000) respectively were sold under repurchase agreements with other banks. All repurchase agreements are due within 12 months from the end of the reporting period.

## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

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### 24. 客戶存款

### 24. DEPOSITS FROM CUSTOMERS

|            |   | 二零一三年<br>六月三十日<br>30 June 2013<br>港幣千元<br>HK\$'000 | 二零一二年<br>十二月三十一日<br>31 December 2012<br>港幣千元<br>HK\$'000 |
|------------|---|--|--|
| 活期存款及往來賬戶  | Demand deposits and<br>current accounts | 5,434,970  | 5,238,918  |
| 儲蓄存款       | Savings deposits                        | 20,703,476   | 21,557,659   |
| 定期、即時及通知存款 | Time, call and notice deposits          | <u>42,617,469</u>                                  | <u>40,712,171</u>  |
|            |   | <u>68,755,915</u>                                  | <u>67,508,748</u>  |

### 25. 存款證

### 25. CERTIFICATES OF DEPOSIT

於二零一三年六月三十日，本集團已發行以攤銷成本計算之存款證，其賬面總值為港幣 177,511,000 元（二零一二年：港幣 667,636,000 元）。存款證中包含港幣 100,000,000 元（二零一二年：港幣 100,000,000 元）的存款證，其票面息率為三個月的香港銀行同業拆息加 1%，將於二零一三年八月到期。另外有港幣 77,511,000 元（二零一二年：港幣 567,636,000 元）的存款證，其年利率為 1%（二零一二年：1.0% 至 2.9%），將於二零一三年十月（二零一二年：二零一三年一月至二零一三年十月）到期。所有已發行的存款證均沒有以任何抵押品作抵押。

The Group has issued certificates of deposit which are measured at amortised cost with a total carrying amount of HK\$177,511,000 as at 30 June 2013 (2012: HK\$667,636,000). Included in certificates of deposit are certificates of deposit of HK\$100,000,000 (2012: HK\$100,000,000) issued at the rate of three-month HIBOR plus 1% which will mature in August 2013 and certificates of deposit of HK\$77,511,000 (2012: HK\$567,636,000) issued at interest rate of 1% (2012: 1.0% to 2.9%) per annum which will mature in October 2013 (2012: January 2013 to October 2013). All certificates of deposit issued are not secured by any collateral.

# 簡明綜合財務報表之附註

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### 26. 借貸資本

### 26. LOAN CAPITAL

|  | 二零一三年<br>六月三十日<br>30 June 2013   | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|--|--|--------------------------------------|
|  | 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                     |
| 於 2020 年到期之 2.25 億美元<br>固定息率後償票據以公平值對沖<br>(已作利率風險對沖調整)<br>(附註 (a) 及 (b)) | US\$225 million fixed rate<br>subordinated note due 2020<br>under fair value hedge<br>(after adjustment of hedged<br>interest rate risk) (Notes (a) & (b)) | 1,898,957                            |
|  | 1,794,150  | 1,898,957                            |

#### 附註：

(a) 於二零一三年六月三十日及二零一二年十二月三十一日，此票面值為 225,000,000 美元的后償票據於二零一零年十一月五日發行，被評定為次級資本，此票據將於二零二零年十一月四日到期。如於二零一三年一月一日或之後任何時間，由於監管機構規定轉變，此票據不再完全符合本銀行類別 II - 附加資本中的后償票據，本銀行有權及在香港金融管理局書面預先批准下，對票據持有者發出「狀況轉變通知書」以轉變票據狀況。當「狀況轉變通知書」生效時，此票據從這時開始建立非后償票據條例及票據的年息率由 6% 下降至 5.5%。由於在報告期內沒有發出「狀況轉變通知書」，票據的年息率保持為 6%。

(b) 已發行的后償票據沒有以任何抵押品作抵押。

#### Notes:

(a) As at 30 June 2013 and 31 December 2012, this represents a subordinated note qualifying as tier 2 capital with face value of US\$225,000,000 issued on 5 November 2010. The note will mature on 4 November 2020. If at any time (on or) after 1 January 2013, the note no longer fully qualifies as term subordinated debt for inclusion in Category II - Supplementary Capital of the Bank upon changes to regulatory requirements, the Bank may, at its option and subject to the prior written approval of the HKMA, exercise a change of the status of the note by serving the "Change in Status Notice" to the noteholders. Upon a "Change in Status Notice" becoming effective, the note shall thereafter constitute unsubordinated obligations and the rate of interest on the note shall be reduced from 6% per annum to 5.5% per annum. As the "Change in Status Notice" has not been served during the reporting period, the rate of interest on the note remains at 6% per annum.

(b) The subordinated note issued is not secured by any collateral.



## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

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### 27. 遞延稅項

以簡明綜合財務報表的呈列為由，部份遞延稅項資產及遞延稅項負債已被對銷。根據財務報告，遞延稅項總額分析如下：

遞延稅項資產

遞延稅項負債

### 27. DEFERRED TAXATION

For the purpose of presentation in the condensed consolidated statement of financial position, certain deferred tax assets and liabilities have been offset. The following is the analysis of the deferred tax balances for financial reporting purposes:

|        |                          | 二零一三年<br>六月三十日<br>30 June 2013 | 二零一二年<br>十二月三十一日<br>31 December 2012 |
|--------|--------------------------|--------------------------------|--------------------------------------|
|        |                          | 港幣千元<br>HK\$'000               | 港幣千元<br>HK\$'000                     |
| 遞延稅項資產 | Deferred tax assets      | 1,475                          | 1,502                                |
| 遞延稅項負債 | Deferred tax liabilities | (11,832)                       | (23,574)                             |
|        |                          | <u>(10,357)</u>                | <u>(22,072)</u>                      |

於本期度及上期度已確認之主要遞延稅項資產(負債)及其變動如下：

The following are the major deferred tax assets (liabilities) recognised and movements thereon during the current and prior reporting periods:

|               |   | 稅項折舊<br>Accelerated<br>tax<br>depreciation<br>港幣千元<br>HK\$'000 | 集體評估之<br>減值準備<br>Collectively<br>assessed<br>impairment<br>allowance<br>港幣千元<br>HK\$'000 | 投資物業<br>Investment<br>properties<br>港幣千元<br>HK\$'000 | 可供出售之<br>證券重估<br>Revaluation<br>of<br>available-<br>for-sale<br>securities<br>港幣千元<br>HK\$'000 | 退休福利<br>計劃重估<br>Remeasurement<br>of retirement<br>benefits<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
|---------------|---|--|--|--|--|--|---------------------------------|
| 於二零一三年一月一日    | At 1 January 2013   | (11,387)   | 26,531   | (2,909)  | (32,613)   | (1,694)  | (22,072)                        |
| 期內於損益表內(列入)回撥 | (Charge) credit to profit<br>or loss for the period       | (2,003)  | 1,912  | (75)   | -  | -  | (166)                           |
| 期內於其他全面收益中回撥  | Credit to other<br>comprehensive income<br>for the period | -  | -  | -  | 11,881   | -  | 11,881                          |
| 於二零一三年六月三十日   | At 30 June 2013   | <u>(13,390)</u>  | <u>28,443</u>  | <u>(2,984)</u>                                       | <u>(20,732)</u>  | <u>(1,694)</u>   | <u>(10,357)</u>                 |
| 於二零一二年一月一日    | At 1 January 2012   | (10,540)   | 27,869   | (2,874)  | (2,797)  | (1,694)  | 9,964                           |
| 是年度於損益表內列入    | Charge to profit or<br>loss for the year                  | (847)  | (1,338)  | (35)   | -  | -  | (2,220)                         |
| 是年度於其他全面收益中列入 | Charge to other<br>comprehensive income<br>for the year   | -  | -  | -  | (29,816)   | -  | (29,816)                        |
| 於二零一二年十二月三十一日 | At 31 December 2012                                       | <u>(11,387)</u>  | <u>26,531</u>  | <u>(2,909)</u>                                       | <u>(32,613)</u>  | <u>(1,694)</u>   | <u>(22,072)</u>                 |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 28. 到期情況

簡明綜合財務狀況表內金融資產及負債的到期日分析是根據提供給管理層並供其審閱的到期日資料，分析如下：

### 28. MATURITY PROFILES

The maturity analysis of financial assets and liabilities shown on the condensed consolidated statement of financial position are presented based on maturity information provided to and reviewed by management, is shown below:

|                       | 即時償還<br>Repayable<br>on demand<br>港幣千元<br>HK\$'000    | 一個月<br>以內償還<br>(不包括<br>即時償還)<br>Repayable<br>within<br>1 month<br>(except those<br>on repayable<br>demand)<br>港幣千元<br>HK\$'000 | 一個月<br>至三個月<br>以內償還<br>Repayable<br>after<br>1 month<br>but within<br>3 months<br>港幣千元<br>HK\$'000 | 三個月<br>至一年<br>以內償還<br>Repayable<br>after<br>3 months<br>but within<br>1 year<br>港幣千元<br>HK\$'000 | 一年<br>至五年<br>以內償還<br>Repayable<br>after<br>1 year<br>but within<br>5 years<br>港幣千元<br>HK\$'000 | 超過五年<br>償還<br>Repayable<br>after<br>5 years<br>港幣千元<br>HK\$'000 | 無明確<br>日期<br>Undated<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
|-----------------------|---|--|--|--|--|---|--|---------------------------------|
| 於二零一三年六月三十日           | At 30 June 2013                                       |  |  |  |  |   |  |                                 |
| 資產                    | Assets  |  |  |  |  |   |  |                                 |
| 庫存現金及短期資金             | 3,651,708   | 8,109,998  | 19,418   | 179,073  | -  | -   | -  | 11,960,197                      |
| 存放同業及其他財務機構款項         | -   | -  | 5,389,761  | 3,033,872  | -  | -   | -  | 8,423,633                       |
| 衍生金融工具                | -   | 123  | 43   | 623  | 16,798   | 90,082  | -  | 107,669                         |
| 按公平值列賬及列入損益賬之<br>金融資產 | -   | -  | -  | 91,149   | -  | -   | 201                                      | 91,350                          |
| 可供出售之證券               | -   | -  | -  | -  | 3,248,164  | 1,086,394   | 232,646                                  | 4,567,204                       |
| 持至到期日之證券              | -   | 1,817,246  | 2,494,888  | 3,938,535  | 2,567,225  | 739,080   | -  | 11,556,974                      |
| 客戶貸款                  | 2,096,968   | 2,810,336  | 4,417,429  | 7,587,291  | 12,175,512   | 13,448,710  | 88,269                                   | 42,624,515                      |
| 同業及其他財務機構貸款           | -   | -  | 418,371  | -  | -  | -   | -  | 418,371                         |
| 其他金融資產                | 348,159   | 130,801  | 123,848  | 198,000  | 498  | -   | (179,174)                                | 622,132                         |
| 金融資產總額                | 6,096,835   | 12,868,504   | 12,863,758   | 15,028,543   | 18,008,197   | 15,364,266  | 141,942                                  | 80,372,045                      |
| 負債                    | Liabilities   |  |  |  |  |   |  |                                 |
| 同業及其他財務機構存款及<br>結餘    | 14,092  | 1,833,262  | -  | 232,695  | -  | -   | -  | 2,080,049                       |
| 於回購協議下出售之金融資產         | -   | 358,423  | -  | 78,926   | -  | -   | -  | 437,349                         |
| 客戶存款                  | 26,158,876  | 19,854,312   | 14,042,266   | 8,618,689  | 81,772   | -   | -  | 68,755,915                      |
| 存款證                   | -   | -  | 100,000  | 77,511   | -  | -   | -  | 177,511                         |
| 衍生金融工具                | -   | 22,705   | 88,369   | 27,818   | 46,610   | 8,943   | -  | 194,445                         |
| 借貸資本                  | -   | -  | -  | -  | -  | 1,794,150   | -  | 1,794,150                       |
| 其他金融負債                | 381,841   | 41,664   | 87,639   | 177,311  | 19,073   | -   | -  | 707,528                         |
| 金融負債總額                | 26,554,809  | 22,110,366   | 14,318,274   | 9,212,950  | 147,455  | 1,803,093   | -  | 74,146,947                      |
| 淨額                    | Net position  |  |  |  |  |   |  |                                 |
| - 金融資產及負債總額           | (20,457,974)  | (9,241,862)  | (1,454,516)  | 5,815,593  | 17,860,742   | 13,561,173  | 141,942                                  | 6,225,098                       |
| 存款證當中包括：              | Of which certificates of deposit included in:         |  |  |  |  |   |  |                                 |
| 持至到期日之證券              | -   | 1,739,681  | 2,156,110  | 2,969,491  | -  | -   | -  | 6,865,282                       |
| 債務證券當中包括：             | Of which debt securities included in:                 |  |  |  |  |   |  |                                 |
| 按公平值列賬及列入損益賬之<br>金融資產 | Financial assets at fair value through profit or loss |  |  |  |  |   |  |                                 |
| - 指定按公平值列賬            | -   | -  | -  | 91,149   | -  | -   | -  | 91,149                          |
| 可供出售之證券               | -   | -  | -  | -  | 3,248,164  | 1,086,394   | -  | 4,334,558                       |
| 持至到期日之證券              | -   | 1,817,246  | 2,494,888  | 3,938,535  | 2,567,225  | 739,080   | -  | 11,556,974                      |
|                       | -   | 1,817,246  | 2,494,888  | 4,029,684  | 5,815,389  | 1,825,474   | -  | 15,982,681                      |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 28. 到期情況 - 續

### 28. MATURITY PROFILES - continued

|                       |   | 一個月<br>以內償還<br>(不包括<br>即時償還)                                  | 一個月<br>至三個月<br>以內償還                                     | 三個月<br>至一年<br>以內償還                                     | 一年<br>至五年<br>以內償還                                     | 超過五年<br>償還                    | 無明確<br>日期         | 總額                |                  |
|-----------------------|---|---|---|--|---|-------------------------------|-------------------|-------------------|------------------|
|                       |   | Repayable<br>within<br>1 month<br>(except those<br>on demand) | Repayable<br>after<br>1 month<br>but within<br>3 months | Repayable<br>after<br>3 months<br>but within<br>1 year | Repayable<br>after<br>1 year<br>but within<br>5 years | Repayable<br>after<br>5 years | Undated           | Total             |                  |
|                       |   | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000                                       | 港幣千元<br>HK\$'000                                      | 港幣千元<br>HK\$'000              | 港幣千元<br>HK\$'000  | 港幣千元<br>HK\$'000  |                  |
| 於二零一二年十二月三十一日         | At 31 December 2012   |   |   |  |   |                               |                   |                   |                  |
| <b>資產</b>             | <b>Assets</b>   |   |   |  |   |                               |                   |                   |                  |
| 庫存現金及短期資金             | Cash and short-term funds   | 6,099,570   | 11,103,776  | 30,000   | 98,531  | -                             | -                 | 17,331,877        |                  |
| 存放同業及其他財務機構款項         | Placements with banks and<br>other financial institutions             | -   | -   | 3,948,937  | 840,576   | -                             | -                 | 4,789,513         |                  |
| 衍生金融工具                | Derivative financial instruments                                      | -   | 6,562   | 3,987  | 6,106   | -                             | 171,256           | 187,911           |                  |
| 按公平值列賬及列入損益賬之<br>金融資產 | Financial assets at fair value<br>through profit or loss              | -   | -   | -  | 216,196   | 996,953                       | 261               | 1,213,410         |                  |
| 可供出售之證券               | Available-for-sale securities   | -   | -   | -  | 2,625,897   | 1,367,643                     | 228,677           | 4,222,217         |                  |
| 持至到期日之證券              | Held-to-maturity securities   | -   | 1,225,799   | 2,576,757  | 2,538,779   | 2,519,363                     | 739,322           | 9,600,020         |                  |
| 客戶貸款                  | Advances to customers   | 1,634,953   | 2,284,996   | 2,398,222  | 7,369,363   | 12,717,092                    | 12,619,406        | 39,192,189        |                  |
| 同業及其他財務機構貸款           | Advances to banks and<br>other financial institutions                 | -   | 105,497   | 1,364,831  | 694,514   | -                             | -                 | 2,164,842         |                  |
| 其他金融資產                | Other financial assets  | 327,140   | 128,130   | 193,336  | 181,311   | 94,216                        | (171,946)         | 752,187           |                  |
| <b>金融資產總額</b>         | <b>Total financial assets</b>   | <u>8,061,663</u>  | <u>14,854,760</u>                                       | <u>10,516,070</u>                                      | <u>11,945,376</u>                                     | <u>18,953,521</u>             | <u>14,897,627</u> | <u>79,454,166</u> |                  |
| <b>負債</b>             | <b>Liabilities</b>  |   |   |  |   |                               |                   |                   |                  |
| 同業及其他財務機構存款及<br>結餘    | Deposits and balances<br>of banks and other<br>financial institutions | 35,287  | 803,806   | 659,900  | 344,484   | -                             | -                 | 1,843,477         |                  |
| 於回購協議下出售之金融資產         | Financial assets sold under<br>repurchase agreements                  | -   | 354,801   | -  | 78,880  | -                             | -                 | 433,681           |                  |
| 客戶存款                  | Deposits from customers   | 26,837,602  | 19,872,678  | 13,961,059   | 6,748,437   | 88,972                        | -                 | 67,508,748        |                  |
| 存款證                   | Certificates of deposit   | -   | 99,991  | 390,267  | 177,378   | -                             | -                 | 667,636           |                  |
| 衍生金融工具                | Derivative financial<br>instruments                                   | -   | 3,131   | 17,943   | 27,942  | 142,985                       | 56,655            | 248,656           |                  |
| 借貸資本                  | Loan capital  | -   | -   | -  | -   | 1,898,957                     | -                 | 1,898,957         |                  |
| 其他金融負債                | Other financial liabilities   | 401,465   | 59,876  | 102,005  | 161,879   | 15,004                        | -                 | 740,229           |                  |
| <b>金融負債總額</b>         | <b>Total financial liabilities</b>                                    | <u>27,274,354</u>   | <u>21,194,283</u>                                       | <u>15,131,174</u>                                      | <u>7,539,000</u>                                      | <u>246,961</u>                | <u>1,955,612</u>  | <u>73,341,384</u> |                  |
| <b>淨額</b>             | <b>Net position</b>   |   |   |  |   |                               |                   |                   |                  |
| - 金融資產及負債總額           | - Total financial assets<br>and liabilities                           | <u>(19,212,691)</u>   | <u>(6,339,523)</u>                                      | <u>(4,615,104)</u>                                     | <u>4,406,376</u>                                      | <u>18,706,560</u>             | <u>12,942,015</u> | <u>225,149</u>    | <u>6,112,782</u> |
| 存款證當中包括：              | Of which certificates of<br>deposit included in:                      |   |   |  |   |                               |                   |                   |                  |
| 持至到期日之證券              | Held-to-maturity securities   | -   | 225,243   | 2,110,648  | 1,357,430   | -                             | -                 | 3,693,321         |                  |
| 債務證券當中包括：             | Of which debt securities<br>included in:                              |   |   |  |   |                               |                   |                   |                  |
| 按公平值列賬及列入損益賬之<br>金融資產 | Financial assets at<br>fair value through<br>profit or loss           |   |   |  |   |                               |                   |                   |                  |
| - 指定按公平值列賬            | - Designated at fair value  | -   | -   | -  | 216,196   | 996,953                       | -                 | 1,213,149         |                  |
| 可供出售之證券               | Available-for-sale securities   | -   | -   | -  | -   | 2,625,897                     | 1,367,643         | 3,993,540         |                  |
| 持至到期日之證券              | Held-to-maturity securities   | -   | 1,225,799   | 2,576,757  | 2,538,779   | 2,519,363                     | 739,322           | 9,600,020         |                  |
|                       |   | <u>-</u>  | <u>1,225,799</u>  | <u>2,576,757</u>                                       | <u>2,754,975</u>                                      | <u>6,142,213</u>              | <u>2,106,965</u>  | <u>14,806,709</u> |                  |

# 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 29. 關聯方交易

期內，本集團與關聯方之重大交易詳列如下：

最終控股公司 /  
直接控股公司 /  
同系附屬公司

聯營公司

主要管理人員  
(附註)

於報告期末，本集團與關聯方之重大結欠情況如下：

最終控股公司 /  
直接控股公司 /  
同系附屬公司

聯營公司

主要管理人員  
(附註)

以上結欠之利率與給予一般客戶之計算方法相類。部份給予關聯方的貸款以物業、證券及定期存款作抵押。

附註：主要管理人員包括其家屬及主要管理人員有直接或間接關係的投票權控制或共同控制的個體。

### 29. RELATED PARTY TRANSACTIONS

During the period, the Group entered into the following material transactions with related parties:

| 利息、佣金及租金收入<br>Interest, commission<br>and rental income                          |                           | 利息及租金支出<br>Interest and<br>rental expenses |                           |        |
|--|---------------------------|--|---------------------------|--------|
| 六月三十日止六個月<br>Six months ended 30 June  |                           | 六月三十日止六個月<br>Six months ended 30 June      |                           |        |
| 2013<br>港幣千元<br>HK \$'000  | 2012<br>港幣千元<br>HK \$'000 | 2013<br>港幣千元<br>HK \$'000                  | 2012<br>港幣千元<br>HK \$'000 |        |
| Ultimate holding company /<br>immediate holding company /<br>fellow subsidiaries | 3,764                     | 3,318                                      | 5,172                     | 10,481 |
| Associates   | 14,339                    | 9,316                                      | 1,391                     | 1,414  |
| Key management personnel<br>(Note)   | 2,704                     | 2,733                                      | 5,202                     | 5,385  |

At the end of the reporting period, the Group had the following material outstanding balances with related parties:

| 貸款給關聯方<br>Loan to related parties  |                                      | 來自關聯方的存款<br>Deposit from related parties |                                      |         |
|--|--------------------------------------|--|--------------------------------------|---------|
| 二零一三年<br>六月三十日<br>30 June 2013   | 二零一二年<br>十二月三十一日<br>31 December 2012 | 二零一三年<br>六月三十日<br>30 June 2013           | 二零一二年<br>十二月三十一日<br>31 December 2012 |         |
| 港幣千元<br>HK\$'000   | 港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000                         | 港幣千元<br>HK\$'000                     |         |
| Ultimate holding company /<br>immediate holding company /<br>fellow subsidiaries | 32,752                               | 34,592                                   | 236,786                              | 159,663 |
| Associates   | 14,337                               | 14,337                                   | 153,153                              | 97,147  |
| Key management personnel<br>(Note)   | 487,178                              | 417,568                                  | 675,340                              | 653,558 |

The above outstanding balances bear interest at rates similar to those made available to non-related parties. A portion of the loans to related parties are secured with properties, securities and fixed deposits.

Note: Includes key management personnel, close family members of key management personnel and entities that are controlled or jointly controlled, directly or indirectly, by key management personnel.

## 簡明綜合財務報表之附註

## NOTES TO THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

截至二零一三年六月三十日止六個月

for the six months ended 30 June 2013

### 29. 關聯方交易 - 續

#### 主要管理人員之補償

期內董事及其他管理層要員之薪酬如下：

短期僱員福利

退休福利

董事及管理層之薪酬乃由薪酬委員會考慮到個別人士表現及市場標準釐定。

### 30. 比對數目

若干比對數目已重新分類以符合本期度的呈列。

### 29. RELATED PARTY TRANSACTIONS - continued

#### Compensation of key management personnel

The remuneration of directors and other members of the key management during the period are as follows:

|                          | 六月三十日止六個月<br>Six months ended 30 June |                          |
|--------------------------|---------------------------------------|--------------------------|
|                          | 2013<br>港幣千元<br>HK\$'000              | 2012<br>港幣千元<br>HK\$'000 |
| Short-term benefits      | 33,717                                | 30,044                   |
| Post employment benefits | <u>2,532</u>                          | <u>2,308</u>             |
|                          | <u><b>36,249</b></u>                  | <u><b>32,352</b></u>     |

The remuneration of directors and key management is reviewed by Remuneration Committee having regard to the performance of individuals and market trends.

### 30. COMPARATIVE AMOUNTS

Certain comparative figures have been reclassified to conform with the current period's presentation.

# 補充資料

## SUPPLEMENTARY INFORMATION

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

### 1. 客戶貸款 - 按業務範圍劃分

根據借款人之借款用途及/或主要業務活動，本集團之客戶貸款總額（包括海外分行及附屬公司所貸出者）按業務範圍劃分，分析及報告如下：

### 1. ADVANCES TO CUSTOMERS - BY INDUSTRY SECTORS

The Group's gross advances to customers (including advances booked in overseas branches and subsidiaries) are analysed and reported by industry sectors according to the usage of the loans and / or business activities of the borrowers are as follows:

二零一三年六月三十日  
30 June 2013

|   | 貸款總額<br>and<br>advances<br>港幣千元<br>HK\$'000 | 集體<br>減值準備<br>impairment<br>allowances<br>港幣千元<br>HK\$'000 | 個別<br>減值準備<br>impairment<br>allowances<br>港幣千元<br>HK\$'000 | 有抵押品   | 減值貸款<br>總額<br>impaired<br>advances<br>港幣千元<br>HK\$'000 |
|---|---|--|--|--|--|
|   |   |  |  | 覆蓋之貸款<br>Loans and<br>advances<br>secured by<br>collateral<br>港幣千元<br>HK\$'000 |  |
| <i>(附註 Note 1)</i>                            |   |  |  |  |  |
| 在本港使用貸款                                       | Loans for use in Hong Kong                  |  |  |  |  |
| 工業、商業及金融                                      | Industrial, commercial and financial        |  |  |  |  |
| - 物業發展  | 1,516,475                                   | 2  | -  | 1,006,593  | -  |
| - 物業投資  | 9,122,185                                   | -  | 1  | 8,978,654  | 1  |
| - 與財務有關                                       | 2,014,721                                   | -  | -  | 1,219,312  | -  |
| - 證券經紀  | 698,765                                     | 12   | -  | 524,746  | -  |
| - 批發及零售業                                      | 1,696,574                                   | 6,316  | 3,320  | 1,308,580  | 3,320  |
| - 製造業   | 1,734,913                                   | -  | 462  | 1,067,739  | 885  |
| - 運輸及運輸設備                                     |   |  |  |  |  |
|   | 801,256                                     | -  | -  | 711,558  | -  |
| - 康樂活動  | 2,108                                       | 2  | -  | 2,108  | -  |
| - 資訊科技  | 11,683                                      | 27   | -  | 3,906  | -  |
| - 其他 (附註 2)                                   | 8,219,655                                   | 8,036  | 2,843  | 4,651,047  | 4,379  |
| 個別人士  | Individuals                                 |  |  |  |  |
| - 購買「居者有其屋」、<br>「私人機構參與計劃」及<br>「租者置其屋計劃」單位之貸款 | 480,879                                     | -  | -  | 480,879  | -  |
| - 購買其他住宅樓宇之貸款                                 | 6,997,270                                   | 368  | -  | 6,994,171  | -  |
| - 信用卡貸款                                       | 78,794                                      | 8,491  | 524  | -  | 614  |
| - 其他 (附註 3)                                   | 1,894,977                                   | -  | 11,420   | 1,428,302  | 11,420   |
|   | 35,270,255                                  | 23,254   | 18,570   | 28,377,595   | 20,619   |
| 貿易融資  | 1,741,659                                   | 41,312   | 6,980  | 491,065  | 9,273  |
| 在本港以外使用之貸款                                    | 5,612,601                                   | 114,322  | 789  | 2,829,243  | 2,308  |
|   | 42,624,515                                  | 178,888  | 26,339   | 31,697,903   | 32,200   |

附註：1. 有抵押品之貸款以抵押品市場價格或餘下貸款本金兩者較低者為準。

2. 包括在「其他」的主要項目是電力和天然氣、酒店、餐飲、保證金貸款及其他商業用途。

3. 主要項目包括專業人士貸款及個人貸款作其他私人用途。

Notes: 1. Loans and advances secured by collateral are determined as the lower of the market value of collateral or outstanding loan principal.

2. Major items included in "Others" are for electricity and gas, hotels, catering, margin lending and other business purposes.

3. Major items mainly included loans to professionals and other individuals for various private purpose.

## 補充資料

### SUPPLEMENTARY INFORMATION

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

#### 1. 客戶貸款 - 按業務範圍劃分 - 續

#### 1. ADVANCES TO CUSTOMERS - BY INDUSTRY SECTORS - continued

二零一二年十二月三十一日  
31 December 2012

|   | 貸款總額<br>Gross loans<br>and<br>advances<br>港幣千元<br>HK\$'000 | 集體<br>減值準備<br>allowances<br>港幣千元<br>HK\$'000 | 個別<br>減值準備<br>impairment<br>allowances<br>港幣千元<br>HK\$'000 | 有抵押品<br>覆蓋之貸款<br>Loans and<br>advances<br>secured by<br>collateral<br>港幣千元<br>HK\$'000 | 減值貸款<br>總額<br>impaired<br>advances<br>港幣千元<br>HK\$'000 |
|---|--|--|--|--|--|
| 在本港使用貸款                                       |  |  |  |  |  |
| 工業、商業及金融                                      |  |  |  |  |  |
| - 物業發展  | 1,366,467  | 1,347  | -  | 769,767  | -  |
| - 物業投資  | 8,924,108  | -  | 1,774  | 8,857,224  | 1,774  |
| - 與財務有關                                       | 1,741,910  | -  | -  | 1,131,827  | -  |
| - 證券經紀  | 594,689  | 150  | -  | 438,481  | -  |
| - 批發及零售業                                      | 1,460,007  | 5,157  | 3,273  | 1,085,418  | 3,273  |
| - 製造業   | 1,677,166  | 557  | 1,098  | 994,699  | 1,098  |
| - 運輸及運輸設備                                     | 754,094  | -  | -  | 696,577  | -  |
| - 康樂活動  | 2,154  | 8  | -  | 2,154  | -  |
| - 資訊科技  | 15,320   | 108  | -  | 75   | -  |
| - 其他 (附註 2)                                   | 7,114,661  | 25,619                                       | 4,669  | 3,556,824  | 4,669  |
| 個別人士  |  |  |  |  |  |
| - 購買「居者有其屋」、<br>「私人機構參與計劃」及<br>「租者置其屋計劃」單位之貸款 | 475,392  | -  | -  | 475,392  | -  |
| - 購買其他住宅樓宇之貸款                                 | 6,613,370  | 238  | -  | 6,611,275  | -  |
| - 信用卡貸款                                       | 109,491  | 4,883  | 328  | 2,947  | 375  |
| - 其他 (附註 3)                                   | 1,717,229  | 6,561  | 2,181  | 1,354,133  | 2,181  |
|   | 32,566,058   | 44,628                                       | 13,323   | 25,976,793   | 13,370   |
| 貿易融資  | 1,246,727  | 29,924                                       | 8,516  | 427,959  | 8,516  |
| 在本港以外使用之貸款                                    | 5,379,404  | 89,954                                       | 2,215  | 2,564,067  | 2,308  |
|   | 39,192,189   | 164,506                                      | 24,054   | 28,968,819   | 24,194   |

附註：1. 有抵押品之貸款以抵押品市場價格或餘下貸款本金兩者較低者為準。

2. 包括在「其他」的主要項目是電力和天然氣、酒店、餐飲、保證金貸款及其他商業用途。

3. 主要項目包括專業人士貸款及個人貸款作其他私人用途。

Notes: 1. Loans and advances secured by collateral are determined as the lower of the market value of collateral or outstanding loan principal.

2. Major items included in "Others" are for electricity and gas, hotels, catering, margin lending and other business purposes.

3. Major items mainly included loans to professionals and other individuals for various private purpose.

1. 客戶貸款 - 按業務範圍劃分  
- 續

於二零一三年六月三十日與二零一二年十二月三十一日，佔本集團之客戶貸款總額百分之十或以上的逾期三個月以上之貸款、及於二零一三年與二零一二年六月三十日止六個月之新減值準備及貸款註銷按業務範圍分析如下：

1. ADVANCES TO CUSTOMERS - BY INDUSTRY SECTORS  
- continued

The Group's advances to customers overdue for over three months as at 30 June 2013 and 31 December 2012, and new impairment allowances and advances written-off during the six months ended 30 June 2013 and 2012 in respect of industry sectors which constitute not less than 10% of gross advances to customers are analysed as follows:

|               |   | 2013   |  |  |
|---------------|---|--|--|--|
|               |   | 於六月三十日<br>逾期三個月<br>以上之貸款<br>Advances<br>overdue for<br>over<br>three months<br>as at 30 June<br>港幣千元<br>HK\$'000       | 六月三十日止<br>六個月之<br>新減值準備<br>New impairment<br>allowances<br>during<br>the six months<br>ended 30 June<br>港幣千元<br>HK\$'000 | 六月三十日止<br>六個月之<br>貸款註銷<br>Advances<br>written-off<br>during<br>the six months<br>ended 30 June<br>港幣千元<br>HK\$'000 |
| 在本港使用之貸款      | Loans for use in Hong Kong                                  |  |  |  |
| 工業、商業及金融      | Industrial, commercial and financial                        |  |  |  |
| - 物業投資        | - Property investment                                       | 704  | -  | -  |
| - 其他          | - Others  | 4,574  | 41   | 15   |
| 個別人士          | Individuals   |  |  |  |
| - 購買其他住宅樓宇之貸款 | - Loans for the purchase of other<br>residential properties | 432  | -  | -  |
| 在本港以外使用之貸款    | Loans for use outside Hong Kong                             | <u>77,713</u>  | <u>61</u>  | <u>-</u>   |
|               |   |  |  |  |
|               |   | 2012   |  |  |
|               |   | 於十二月三十一日<br>逾期三個月<br>以上之貸款<br>Advances<br>overdue for<br>over<br>three months<br>as at 31 December<br>港幣千元<br>HK\$'000 | 六月三十日止<br>六個月之<br>新減值準備<br>New impairment<br>allowances<br>during<br>the six months<br>ended 30 June<br>港幣千元<br>HK\$'000 | 六月三十日止<br>六個月之<br>貸款註銷<br>Advances<br>written-off<br>during<br>the six months<br>ended 30 June<br>港幣千元<br>HK\$'000 |
| 在本港使用之貸款      | Loans for use in Hong Kong                                  |  |  |  |
| 工業、商業及金融      | Industrial, commercial and financial                        |  |  |  |
| - 物業投資        | - Property investment                                       | 12,893   | 1  | -  |
| - 其他          | - Others  | 5,192  | 146  | -  |
| 個別人士          | Individuals   |  |  |  |
| - 購買其他住宅樓宇之貸款 | - Loans for the purchase of other<br>residential properties | 438  | -  | -  |
| 在本港以外使用之貸款    | Loans for use outside Hong Kong                             | <u>77,716</u>  | <u>66</u>  | <u>195</u>   |



## 補充資料

### SUPPLEMENTARY INFORMATION

截至二零一三年六月三十日止六個月  
for the six months ended 30 June 2013

#### 2. 客戶貸款 - 按區域分類

本集團之客戶貸款總額按國家或區域分類，經考慮風險轉移因素後，披露如下：

#### 2. ADVANCES TO CUSTOMERS - BY GEOGRAPHICAL AREAS

The Group's gross advances to customers by countries or geographical areas after taking into account any risk transfers are as follows:

|         |                            | 二零一三年六月三十日<br>30 June 2013  |                              |   |   |                  |
|---------|----------------------------|---|------------------------------|---|---|------------------|
|         |                            | 逾期三個月<br>以上之貸款<br>Advances<br>overdue<br>for over<br>three months | 減值貸款<br>Impaired<br>advances | 個別<br>減值準備<br>Individual<br>impairment<br>allowance | 集體<br>減值準備<br>Collective<br>impairment<br>allowance |                  |
|         |                            | 貸款總額<br>Total<br>advances<br>港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000                                    | 港幣千元<br>HK\$'000                                    | 港幣千元<br>HK\$'000 |
| 香港      | Hong Kong                  | 40,998,222  | 113,518                      | 29,892  | 25,551  | 165,666          |
| 中華人民共和國 | People's Republic of China | 334,269   | 2,308                        | 2,308   | 788   | 3,494            |
| 澳門      | Macau                      | 429,848   | -                            | -   | -   | 4,298            |
| 美國      | America                    | 499,235   | -                            | -   | -   | 5,430            |
| 其他      | Others                     | 362,941   | -                            | -   | -   | -                |
|         |                            | <u>42,624,515</u>   | <u>115,826</u>               | <u>32,200</u>                                       | <u>26,339</u>                                       | <u>178,888</u>   |

|         |                            | 二零一二年十二月三十一日<br>31 December 2012                                  |                              |   |   |                  |
|---------|----------------------------|---|------------------------------|---|---|------------------|
|         |                            | 逾期三個月<br>以上之貸款<br>Advances<br>overdue<br>for over<br>three months | 減值貸款<br>Impaired<br>advances | 個別<br>減值準備<br>Individual<br>impairment<br>allowance | 集體<br>減值準備<br>Collective<br>impairment<br>allowance |                  |
|         |                            | 貸款總額<br>Total<br>advances<br>港幣千元<br>HK\$'000                     | 港幣千元<br>HK\$'000             | 港幣千元<br>HK\$'000                                    | 港幣千元<br>HK\$'000                                    | 港幣千元<br>HK\$'000 |
| 香港      | Hong Kong                  | 37,188,661  | 113,460                      | 21,886  | 23,266  | 151,692          |
| 中華人民共和國 | People's Republic of China | 832,593   | 2,308                        | 2,308   | 788   | 5,070            |
| 澳門      | Macau                      | 231,764   | -                            | -   | -   | 2,318            |
| 美國      | America                    | 535,681   | -                            | -   | -   | 5,426            |
| 其他      | Others                     | 403,490   | -                            | -   | -   | -                |
|         |                            | <u>39,192,189</u>   | <u>115,768</u>               | <u>24,194</u>                                       | <u>24,054</u>                                       | <u>164,506</u>   |

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### 3. 跨國債權

本集團之跨國債權是根據國家或區域分類，經考慮風險轉移因素後，國家或區域風險額佔相關披露項目百分之十或以上者，披露如下：

### 3. CROSS-BORDER CLAIMS

The Group's cross-border claims by countries or geographical areas which constitute 10% or more of the relevant disclosure items after taking into account any risk transfers are as follows:

|           |                       | 二零一三年六月三十日<br>30 June 2013   |  |                                  |                                 |
|-----------|-----------------------|--|--|----------------------------------|---------------------------------|
|           |                       | 同業及其他<br>財務機構<br>Banks<br>and other<br>financial<br>institutions<br>港幣千元<br>HK\$'000 | 公營機構<br>Public<br>sector<br>entities<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
| 亞太區       | Asia Pacific          |  |  |                                  |                                 |
| (香港除外)    | (Excluding Hong Kong) | 19,527,250   | 84,962   | 876,971                          | 20,489,183                      |
| - 其中 - 中國 | - of which - China    | 11,022,105   | 28,524   | 392,722                          | 11,443,351                      |

|           |                       | 二零一二年十二月三十一日<br>31 December 2012   |  |                                  |                                 |
|-----------|-----------------------|--|--|----------------------------------|---------------------------------|
|           |                       | 同業及其他<br>財務機構<br>Banks<br>and other<br>financial<br>institutions<br>港幣千元<br>HK\$'000 | 公營機構<br>Public<br>sector<br>entities<br>港幣千元<br>HK\$'000 | 其他<br>Others<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 |
| 亞太區       | Asia Pacific          |  |  |                                  |                                 |
| (香港除外)    | (Excluding Hong Kong) | 20,341,530   | 90,476   | 861,630                          | 21,293,636                      |
| - 其中 - 中國 | - of which - China    | 9,268,912  | 32,078   | 580,226                          | 9,881,216                       |
| - 其中 - 日本 | - of which - Japan    | 3,875,185  | 3,241  | 1,679                            | 3,880,105                       |



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截至二零一三年六月三十日止六個月  
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### 5. 對內地非銀行對手的風險承擔

### 5. NON-BANK MAINLAND EXPOSURES

|                             |  | 二零一三年六月三十日<br>30 June 2013  |  |                                 |   |
|-----------------------------|--|---|--|---------------------------------|---|
| 相應團體的類別                     | Types of counterparties  | 資產負債表<br>以內的項目<br>On-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 資產負債表<br>以外的項目<br>Off-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 | 個別<br>減值準備<br>Individual<br>impairment<br>allowance<br>港幣千元<br>HK\$'000 |
| 內地團體                        | Mainland entities  | 2,650,772   | 609,735  | 3,260,507                       | -   |
| 對非內地公司及個人，<br>而涉及的貸款乃於內地使用  | Companies and individuals<br>outside Mainland where<br>the credit is granted for<br>use in Mainland  | 5,494,542   | 1,365,705  | 6,860,247                       | 3,583   |
| 其他相應團體之項目被視為<br>對內地非銀行業務之項目 | Other counterparties the<br>exposures to whom are<br>considered to be non-bank<br>Mainland exposures | 100,821   | -  | 100,821                         | -   |
|                             |  | <u>8,246,135</u>  | <u>1,975,440</u>   | <u>10,221,575</u>               | <u>3,583</u>  |

|                             |  | 二零一二年十二月三十一日<br>31 December 2012                                      |  |                                 |   |
|-----------------------------|--|---|--|---------------------------------|---|
| 相應團體的類別                     | Types of counterparties  | 資產負債表<br>以內的項目<br>On-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 資產負債表<br>以外的項目<br>Off-balance<br>sheet<br>exposure<br>港幣千元<br>HK\$'000 | 總額<br>Total<br>港幣千元<br>HK\$'000 | 個別<br>減值準備<br>Individual<br>impairment<br>allowance<br>港幣千元<br>HK\$'000 |
| 內地團體                        | Mainland entities  | 2,832,392   | 710,131  | 3,542,523                       | -   |
| 對非內地公司及個人，<br>而涉及的貸款乃於內地使用  | Companies and individuals<br>outside Mainland where<br>the credit is granted for<br>use in Mainland  | 5,373,881   | 1,206,393  | 6,580,274                       | 7,445   |
| 其他相應團體之項目被視為<br>對內地非銀行業務之項目 | Other counterparties the<br>exposures to whom are<br>considered to be non-bank<br>Mainland exposures | 91,659  | -  | 91,659                          | -   |
|                             |  | <u>8,297,932</u>  | <u>1,916,524</u>   | <u>10,214,456</u>               | <u>7,445</u>  |

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### SUPPLEMENTARY INFORMATION

截至二零一三年六月三十日止六個月  
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#### 6. 貨幣風險

本集團因非買賣及結構性倉盤而產生之外匯風險，佔外匯淨盤總額百分之十或以上者，披露如下：

#### 6. CURRENCY RISK

The Group's foreign currency exposures arising from non-trading and structural position which constitute 10% or more of the total net position in all foreign currencies are as follows:

|          |                                | 二零一三年六月三十日<br>30 June 2013 |                |                |
|----------|--------------------------------|----------------------------|----------------|----------------|
|          |                                | 美元<br>US\$                 | 人民幣<br>RMB     | 總額<br>Total    |
| 港幣千元等值   | Equivalent in thousand of HK\$ |                            |                |                |
| 現貨資產     | Spot assets                    | 14,895,270                 | 5,825,540      | 20,720,810     |
| 現貨負債     | Spot liabilities               | (9,682,660)                | (5,667,840)    | (15,350,500)   |
| 遠期買入     | Forward purchases              | 77,224                     | 15,595         | 92,819         |
| 遠期賣出     | Forward sales                  | (5,361,812)                | -              | (5,361,812)    |
| (短盤)長盤淨額 | Net (short) long position      | <u>(71,978)</u>            | <u>173,295</u> | <u>101,317</u> |
|          |                                | 澳門幣<br>MOP                 | 人民幣<br>RMB     | 總額<br>Total    |
| 結構性倉盤淨額  | Net structural position        | <u>48,545</u>              | <u>351,377</u> | <u>399,922</u> |

  

|         |                                | 二零一二年十二月三十一日<br>31 December 2012 |                |                |
|---------|--------------------------------|----------------------------------|----------------|----------------|
|         |                                | 美元<br>US\$                       | 人民幣<br>RMB     | 總額<br>Total    |
| 港幣千元等值  | Equivalent in thousand of HK\$ |                                  |                |                |
| 現貨資產    | Spot assets                    | 14,311,091                       | 6,588,766      | 20,899,857     |
| 現貨負債    | Spot liabilities               | (9,612,043)                      | (5,364,226)    | (14,976,269)   |
| 遠期買入    | Forward purchases              | 338,731                          | 18,405         | 357,136        |
| 遠期賣出    | Forward sales                  | (5,011,862)                      | (1,096,712)    | (6,108,574)    |
| 長盤淨額    | Net long position              | <u>25,917</u>                    | <u>146,233</u> | <u>172,150</u> |
|         |                                | 澳門幣<br>MOP                       | 人民幣<br>RMB     | 總額<br>Total    |
| 結構性倉盤淨額 | Net structural position        | <u>48,545</u>                    | <u>351,377</u> | <u>399,922</u> |

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截至二零一三年六月三十日止六個月  
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7. 未清付之或有負債及承擔的  
約定數額如下：

7. THE CONTRACTUAL AMOUNTS OF EACH OF THE  
FOLLOWING CLASSES OF CONTINGENT LIABILITIES  
AND COMMITMENTS OUTSTANDING ARE:

|                           |   | 二零一三年<br>六月三十日<br>30 June 2013<br>港幣千元<br>HK\$'000 | 二零一二年<br>十二月三十一日<br>31 December 2012<br>港幣千元<br>HK\$'000 |
|---------------------------|---|--|--|
| 或有負債及承擔<br>- 約定數額         | <b>Contingent liabilities and commitments<br/>- contractual amounts</b>   |  |  |
| 直接信用代替品                   | Direct credit substitutes   | <b>990,466</b>                                     | 1,077,350  |
| 與貿易有關之或有項目                | Trade-related contingencies   | <b>491,771</b>                                     | 425,309  |
| 遠期資產買入                    | Forward asset purchases   | <b>7,493</b>                                       | 7,864  |
| 未動用之正式備用信貸、<br>信貸額度及其他承擔： | Undrawn formal standby facilities,<br>credit lines and other commitments: |  |  |
| 可無條件取消而不需作事前通知者           | Which are unconditionally<br>cancellable without prior notice             | <b>6,468,040</b>                                   | 6,913,604  |
| 原到期日於一年與一年以下              | With an original maturity of one year<br>and under                        | <b>8,097,685</b>                                   | 8,137,008  |
| 原到期日於一年以上                 | With an original maturity of over<br>one year                             | <b>2,486,657</b>                                   | 2,420,887  |
|                           |   | <b>18,542,112</b>                                  | 18,982,022   |

大部份的或有負債及承擔是以港幣  
作為單位。

Most of contingent liabilities and commitments are denominated in  
Hong Kong dollars.

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### SUPPLEMENTARY INFORMATION

截至二零一三年六月三十日止六個月  
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#### 7. 未清付之或有負債及承擔的約定數額如下：-續

或有負債、承擔及衍生工具之風險所涉及之重置成本及加權信貸風險金額如下：

或有負債及承擔

匯率合約

利率合約

上述金額並未計算雙方面可作出對沖安排之影響。

重置成本是指本集團為代替該現有交易或該現有合約而須與另一對手訂立另一項對本集團有大致相同經濟後果的合約的情況下，本集團會產生的成本及是藉將該現有交易或該現有合約按市價計值方式計算的。如所得值對本集團而言是正數，則取該現有交易或該現有合約的所得值。如所得值對本集團而言是負數，則視該現有交易或該現有合約的所得值為零。重置成本乃此等合約之信用風險於報告期末之接近的估計金額。

加權信貸風險金額是根據《銀行業(資本)規則》及香港金融管理局發出之指引計算。

#### 8. 資本充足比率及流動資金比率

總資本比率

一級資本比率

普通股權一級資本比率

#### 7. THE CONTRACTUAL AMOUNTS OF EACH OF THE FOLLOWING CLASSES OF CONTINGENT LIABILITIES AND COMMITMENTS OUTSTANDING ARE: - continued

The replacement cost and credit risk weighted amounts of the contingent liabilities, commitments and derivatives exposures are as follows:

|  | 二零一三年六月三十日<br>30 June 2013                   |   | 二零一二年十二月三十一日<br>31 December 2012             |   |
|--|--|---|--|---|
|  | 重置成本<br>Replacement cost<br>港幣千元<br>HK\$'000 | 加權信貸<br>風險金額<br>Credit risk<br>weighted<br>amount<br>港幣千元<br>HK\$'000 | 重置成本<br>Replacement cost<br>港幣千元<br>HK\$'000 | 加權信貸<br>風險金額<br>Credit risk<br>weighted<br>amount<br>港幣千元<br>HK\$'000 |
| Contingent liabilities and commitments | -  | 3,442,602   | -  | 3,507,559   |
| Exchange rate contracts                | 759  | 16,467  | 16,584                                       | 22,865  |
| Interest rate contracts                | 95,647                                       | 37,718  | 171,327                                      | 53,978  |
|  | <u>96,406</u>                                | <u>3,496,787</u>  | <u>187,911</u>                               | <u>3,584,402</u>  |

The above amounts do not take into account the effects of bilateral netting arrangements.

Replacement cost is the cost which would be incurred by the Group if it was required to enter into another contract to replace the existing transaction or existing contract with another counterparty with substantially the same economic consequences for the Group and is calculated by marking-to-market the existing transaction or contract. If the resultant value is positive for the Group, taking the resultant value of the existing transaction or existing contract. If the resultant value is negative for the Group, taking the resultant value of the existing transaction or contract as zero. Replacement cost is a close approximation of the credit risk for these contracts at the end of the reporting period.

The credit risk weighted amount is the amount which has been calculated in accordance with the Banking (Capital) Rules and the guidelines issued by the HKMA.

#### 8. CAPITAL ADEQUACY RATIOS AND LIQUIDITY RATIOS

|  | 二零一三年<br>六月三十日<br>30 June 2013<br>% |
|--|-------------------------------------|
| Total capital ratio                          | 14.63                               |
| Tier 1 capital ratio                         | 10.79                               |
| Common Equity Tier 1 ("CET 1") capital ratio | <u>10.79</u>                        |

8. 資本充足比率及流動資金比率  
- 續

8. CAPITAL ADEQUACY RATIOS AND LIQUIDITY RATIOS  
- continued

|             |  | 二零一二年<br>十二月三十一日<br>31 December 2012  |              |
|-------------|--|---------------------------------------|--------------|
|             |  | %                                     |              |
| 資本充足比率      | Capital adequacy ratio                 |                                       | 15.34        |
| 核心資本比率      | Core capital ratio                     |                                       | <u>10.57</u> |
|             |  | 六月三十日止六個月<br>Six months ended 30 June |              |
|             |  | 2013                                  | 2012         |
|             |  | %                                     | %            |
| 期內之平均流動資金比率 | Average liquidity ratio for the period | <u>42.28</u>                          | <u>44.35</u> |

於二零一三年六月三十日之資本充足比率乃按照《銀行業（資本）規則》計算。此資本規則乃根據香港《銀行業條例》因應實施《巴塞爾資本協定 III》而制定，並於二零一三年一月一日生效。根據《銀行業（資本）規則》，本銀行選擇採納「標準計算法」計算信用風險之風險加權資產，「標準（市場風險）計算法」計算市場風險及「基本指標計算法」計算營運風險。資本充足比率，乃綜合本銀行、創興財務有限公司、Right Way Investments Limited、高堡富有限公司、創興資訊科技有限公司、卡聯有限公司、高潤企業有限公司及鴻強有限公司之財務資料，根據《銀行業（資本）規則》計算。

Capital adequacy ratios as at 30 June 2013 were compiled in accordance with the Banking (Capital) Rules under Hong Kong Banking Ordinance for the implementation of the “Basel III” capital accord, which became effective on 1 January 2013. In accordance with the Banking (Capital) Rules, the Bank has adopted the “standardised approach” for the calculation of the risk-weighted assets for credit risk, “standardised (market risk) approach” for the calculation of market risk and “basic indicator approach” for the calculation of operational risk. The capital adequacy ratio is consolidated, under the Banking (Capital) Rules, with reference to the financial information of the Bank, Chong Hing Finance Limited, Right Way Investments Limited, Gallbraith Limited, Chong Hing Information Technology Limited, Card Alliance Company Limited, Top Benefit Enterprise Limited and Hero Marker Limited.

於二零一二年十二月三十一日之資本充足比率乃按照《銀行業（資本）規則》計算。此資本規則乃根據香港《銀行業條例》因應實施《巴塞爾資本協定 II》而制定。

The capital adequacy ratio as at 31 December 2012 was compiled in accordance with the Banking (Capital) Rules under Hong Kong Banking Ordinance for the implementation of the “Basel II” capital accord.

平均流動資金比率，乃按本銀行、創興財務有限公司、Right Way Investments Limited 及高堡富有限公司之財務資料，根據香港《銀行業條例》附表四計算每月平均流動資金比率之平均值，作百分比表達。

The average liquidity ratio is calculated as the ratio, expressed as a percentage, of the average of each calendar month’s average ratio, as specified in the Fourth Schedule of the Hong Kong Banking Ordinance, with reference to the financial information of the Bank, Chong Hing Finance Limited, Right Way Investments Limited and Gallbraith Limited.



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#### 9. 其他財務資料

本銀行將在本行網站內設立「監管披露」一節，以符合《銀行業（披露）規則》之一切有關披露監管資本的資料。

根據《銀行業（披露）規則》第24條，「監管披露」章節將會包括下列資料：

- 採用依據香港金融管理局之標準披露範本披露普通股權一級資本、額外一級資本、二級資本以及資本基礎的監管扣減的詳細細目分類；
- 普通股權一級資本項目、額外一級資本項目、二級資本項目以及資本基礎的監管扣減與發佈的財務報表中的資產負債表的全面對賬；
- 所有資本票據之全部條款及條件。

根據《銀行業（披露）規則》之規定，本銀行將於二零一三年九月三十日前於本行網站設立「監管披露」章節，以上資料將可見於本公司之網站 [www.chbank.com](http://www.chbank.com)。

#### 10. 綜合基準

本中期財務資料所載之資料為本銀行及其附屬公司簡明綜合財務報表，亦包括本集團之聯營公司之權益。

編製本集團的資本充足比率及流動資金比率，是按用作監管用途之綜合基準編製。而編製用作會計用途及監管用途之綜合基準之最大分別是前者包括本銀行，其所有附屬公司及本集團之聯營公司之權益，而後者只包括本銀行及本集團部份從事銀行業務或其他與銀行業務有關的本集團附屬公司。

#### 9. OTHER FINANCIAL INFORMATION

The Bank will set up a “Regulatory Disclosure” section on its website to house all of information relating to the disclosure of regulatory capital to comply with Banking (Disclosure) Rules.

In accordance with section 24 of Banking (Disclosure) Rules, the “Regulatory Disclosure” section will include the following information:

- A detailed breakdown of the Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital and regulatory deductions to the capital base by using the standard disclosure templates as specified by the HKMA;
- A full reconciliation of the Common Equity Tier 1 capital items, Additional Tier 1 capital items, Tier 2 capital items and regulatory deductions to the capital base and the balance sheet in the published financial statements; and
- The full terms and conditions of all capital instruments.

The above information will be available on our website: [www.chbank.com](http://www.chbank.com) after the “Regulatory Disclosure” section is set up by the Bank before 30 September 2013 in accordance with the Banking (Disclosure) Rules.

#### 10. BASIS OF CONSOLIDATION

This interim financial information covers the condensed consolidated financial statements of the Bank and all its subsidiaries and includes the attributable share of interest in the Group’s associates.

In preparing the capital adequacy ratios and liquidity ratio of the Group, they are prepared according to the basis of consolidation for regulatory purposes. The main difference between the consolidation basis for accounting and regulatory purposes is that the former includes the Bank, all its subsidiaries and the attributable share of interests in the Group’s associates whereas the latter includes the Bank and only some of the Group’s subsidiaries which mainly conduct banking business or other businesses incidental to banking business.

10. 綜合基準 - 續

包括在會計綜合準則內但不包括在監管綜合準則內的附屬公司概述如下：

10. BASIS OF CONSOLIDATION - continued

Subsidiaries that are included within the accounting scope of consolidation but are not included within the regulatory scope of consolidation are as follows:

| 公司名稱<br>Name of company                                   | 主要業務<br>Principal activities  | 資產總額<br>Total assets                               |  | 資金總額<br>Total equity                               |  |
|---|---|--|--|--|--|
|   |   | 二零一三年<br>六月三十日<br>30 June 2013<br>港幣千元<br>HK\$'000 | 二零一二年<br>十二月三十一日<br>31 December 2012<br>港幣千元<br>HK\$'000 | 二零一三年<br>六月三十日<br>30 June 2013<br>港幣千元<br>HK\$'000 | 二零一二年<br>十二月三十一日<br>31 December 2012<br>港幣千元<br>HK\$'000 |
| 創興(代理)有限公司<br>Chong Hing (Nominees) Limited               | 提供代理人服務<br>Provision of nominee services                            | 355  | 100  | 100  | 100  |
| 創興證券有限公司<br>Chong Hing Securities Limited                 | 股票買賣<br>Stockbroking  | 785,810  | 732,973  | 595,732  | 560,393  |
| 創興商品期貨有限公司<br>Chong Hing Commodities and Futures Limited  | 投資及商品期貨買賣<br>Investment holding and commodities and futures broking | 64,385   | 62,231   | 58,428   | 58,058   |
| 創興保險有限公司<br>Chong Hing Insurance Company Limited          | 保險<br>Insurance underwriting  | 274,865  | 265,250  | 181,518  | 178,382  |
| 創興(代客管理)有限公司<br>Chong Hing (Management) Hong Kong Limited | 提供管理人服務<br>Provision of management services                         | 100  | 100  | 100  | 100  |

11. 風險管理

本集團已制定政策、程序及監控措施，用以計量、監察及控制因銀行及有關之金融服務業務所帶來之風險。此等政策、程序及監控措施由本集團各委員會及部門執行，並由董事會定期檢討。內部稽核員於整個風險管理過程亦扮演重要角色，執行定期及非定期之符合性審計。

11. RISK MANAGEMENT

The Group has established policies, procedures, and controls for measuring, monitoring and controlling risks arising from the banking and related financial services business. These policies, procedures, and controls are implemented by various committees and departments of the Group and are regularly reviewed by the Board of Directors. The internal auditors also play an important role in the risk management process by performing regular, as well as sporadic compliance audits.

資產及負債管理委員會(「資債管委會」)負責監督本集團之資產及負債管理。通過每兩星期一次及如有需要更頻密之會議，檢討及指導有關政策，及監察銀行之整體狀況。資金部、財務部及財務及資金管理處則透過各種計量及定性分析，每天管理及監察日常之流動資金風險、外匯風險、利率風險及其他市場風險，並確保符合資債管委會及風險管理及條例執行委員會所制定之政策。

The management of assets and liabilities of the Group is conducted under the guidance of the Asset and Liability Management Committee (the "ALCO"). The ALCO holds meetings every two weeks, and more frequent meetings when required, to review and direct the relevant policies, and to monitor the bank-wide positions. The day-to-day management of the liquidity, foreign exchange, interest rate and other market risks, and the compliance with the ALCO and the Risk Management and Compliance Committee (the "RMCC") policies are monitored by the Treasury Department, the Finance Department and the Finance and Treasury Management Division with the assistance of various qualitative and quantitative analyses.

**11. 風險管理 - 續**

除輔助資債管委會管理資產及負債外，風險管理及條例執行委員會更監督執行關於管理本集團之營運、法律、信譽風險及條例執行要求之政策及程序。

**(i) 資本管理**

本集團採取維持雄厚資本基礎之政策，以支持集團之業務增長。於過去五個財政年度內，本集團之資本充足比率均維持高於法定最低要求之8%。

**(ii) 信貸風險**

信貸風險是指客戶或交易對手不能如期履行其承諾之風險。

本集團根據香港《銀行業條例》之要求及附例及香港金融管理局所發出之指引編製成信貸政策，詳細列明信貸審批及監控之機制、貸款分類系統及撥備政策。

放款審核委員會根據交易對手之信譽、集中風險及抵押品等資料執行日常信貸管理，放款審核委員會之決議由常務董事及副行政總裁所組成之常務董事放款審核委員會定期檢討。

**(iii) 流動資金風險**

流動資金風險是指本集團未能如期支付短期債務之風險。

本集團已制定流動資金政策，並由董事會定期檢討。此政策規定本集團之流動資金每天維持於一穩健水平，以確保有足夠之流動資金支付所有債務，並能符合法定流動資金比率之要求。透過法定流動資金比率、貸存比率、資產及負債之到期情況及銀行同業交易，本集團得以監控流動資金情況。

**11. RISK MANAGEMENT - continued**

In addition to complementing the ALCO in the management of assets and liabilities, the RMCC also oversees the implementation of the policies and procedures established for managing the Group's operational, legal, and reputation risks and compliance requirements.

**(i) Capital management**

The Group has adopted a policy of maintaining a strong capital base to support its business growth. The Group's capital adequacy ratio has remained well above the statutory minimum ratio of 8% for the past five financial years.

**(ii) Credit risk**

Credit risk is the risk that a customer or counterparty may fail to meet a commitment when it falls due.

The Group's lending policy sets out in details the credit approval and monitoring mechanism, the loan classification system and provisioning policy, which is established in accordance with the requirements and provisions of the Hong Kong Banking Ordinance and the guidelines issued by the HKMA.

Day-to-day credit management is performed by the Loans Committee with reference to the creditworthiness, and concentration risk of and the collateral pledged by the counterparties. Decisions made by the Loans Committee are reviewed regularly by the Executive Loans Committee comprising executive directors and deputy chief executive officers.

**(iii) Liquidity risk**

Liquidity risk is the risk that the Group is unable to meet its current obligations when they fall due.

The Group has laid down liquidity policy which is reviewed regularly by the Board of Directors. This policy requires the Group to maintain a conservative level of liquid funds on a daily basis to ensure the availability of adequate liquid funds to meet all obligations, and the compliance with the statutory liquidity ratio requirement. The liquidity position is monitored through statutory liquidity ratio, loan-to-deposit ratio, maturity profile of assets and liabilities, and inter-bank transactions undertaken by the Group.

## 11. 風險管理 - 續

### (iv) 市場風險

市場風險是指因為市場利率及價格波動對資產、負債及資產負債表以外之項目所構成之虧損風險。

本集團並未持有巨額可帶來外匯、利率、商品及股票風險之金融工具，故此由營業賬冊內所產生之市場風險視為輕微。結構性外匯風險詳述於(v)外匯風險。

### (v) 外匯風險

由於外匯交易買賣額度屬於中等，本集團並無任何重大之外匯風險。源於投資海外分行及附屬公司之結構性外匯風險計入儲備賬。日常外匯管理由資金部負責，並維持在管理層所訂下之限額內。

本集團之財務狀況及現金流量因應當時外幣匯率變動之影響而承擔風險。董事會對外幣以至隔夜及即日持倉總額所承擔之風險水平設定限額，每日予以監察。資產負債表以外之名義持倉代表遠期外匯合約中外幣買入及賣出之合約金額。

## 11. RISK MANAGEMENT - continued

### (iv) Market risk

Market risk is the risk of losses in assets, liabilities and off-balance sheet positions arising from movements in market rates and prices.

Market risk arising from the trading book is considered immaterial, as the Group does not maintain significant positions of financial instruments leading to foreign exchange, interest rate, commodity and equity exposures. Structural foreign exchange exposure is explained further under (v) foreign exchange risk.

### (v) Foreign exchange risk

The Group does not have any significant foreign exchange risk as foreign exchange dealing is moderate. Structural foreign exchange exposure arising from investments in foreign branches and subsidiaries is accounted for in the reserves account. Day-to-day foreign exchange management is performed by the Treasury Department within approved limits.

The Group takes on exposure to effect of fluctuations in the prevailing foreign currency exchange rates on its financial position and cash flows. The Board of Directors sets limits on the level of exposure by currency and in total for both overnight and intra-day positions, which are monitored daily. Off-balance sheet notional position represents the contractual amounts of foreign currencies bought and sold under foreign exchange contracts.

**11. 風險管理 - 續****(vi) 利率風險**

現金流量利率風險是指金融工具之未來現金流量因應市場利率變動所產生變動之風險。公平值利率風險為金融工具之價值因應市場利率變動所產生變動之風險。本集團之公平值及現金流量風險因應市場利率現行水平變動之影響而承擔風險。息差可能因變動而上升，但可能因出現未能預計之轉變而減少或產生虧損。利率重新訂價錯配之水平已設定限額，及予以定期監察。

本集團之營業賬冊內並無任何利率倉盤。部份用作管理本集團自身風險之利率合約已被分類為持作買賣用途之證券。利率風險主要源自帶息資產、負債及承擔在再定息時之時差及不同之定息機制，及非帶息項目所致。本集團以定期利率敏感度分析監控利率風險，分析方法乃根據資產及負債之下次合約定息日或到期日，計算其再定息淨差額及不同定價機制之情況。

**11. RISK MANAGEMENT - continued****(vi) Interest rate risk**

Cash flow interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. The Group takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on both its fair value and cash flow risks. Interest margins may increase as a result of such changes but may reduce or create losses in the event that unexpected movements arise. Limits are set on the level of mismatch of interest rate repricing that may be undertaken, which is monitored regularly.

The Group does not carry any interest rate positions on its trading book. Certain interest rate contracts entered into to manage the Group's own risk are classified as trading securities. Interest rate risk arises primarily from the timing differences in the re-pricing of, and the different bases of pricing interest-bearing assets, liabilities and commitments, and from positions of non-interest bearing balances. Interest rate risk is monitored by regular sensitivity analyses of the net re-pricing gap and of different scenarios of pricing bases of assets and liabilities grouped with reference to their next contractual repricing date or maturity date.

## 11. 風險管理 - 續

### (vii) 營運及法律風險

營運風險是指因人為錯誤、系統失靈、訛騙或內部控制不足及程序不當所引致未能預計之損失。

常務董事、部門主管、行內法律顧問及內部稽核員透過適當之人力資源政策、下放權力、分工及掌握適時且精確之管理資訊，攜手管理營運及法律風險。高級管理層及審計委員會負責為董事會維持一個穩固及有系統的監察環境，為求確保營運及法律風險得以妥善管理。

一套完善的應變計劃現已制定，以確保一旦受到任何商業干預，主要業務功能能繼續及日常運作亦可有效率地回復正常。

### (viii) 信譽風險

信譽風險是指公眾負面輿論對利潤或資本造成之風險。

透過適當及足夠的溝通及公關工作，本集團之信譽得以提高，信譽風險亦受到管理。一個由高級管理層包括常務董事及高級經理領導的風險管理機制現已成立，以管理與傳媒之溝通、客戶及其他有關團體之投訴及建議，並確保新增之商業活動及由本集團作代理人之業務不會損害本集團之信譽。

## 11. RISK MANAGEMENT - continued

### (vii) Operational and legal risk

Operational risk is the risk of unexpected losses attributable to human error, systems failures, frauds, or inadequate internal controls and procedures.

Executive directors, department heads, in-house legal counsels, and internal auditors collaborate to manage operational and legal risks through proper human resources policies, delegation of authorities, segregation of duties, and timely and accurate management information. Senior management and the Audit Committee are accountable to the Board of Directors for maintaining a strong and disciplined control environment to provide reasonable assurance that the operational and legal risks are prudently managed.

A comprehensive contingency plan is available to ensure that key business functions continue and normal operations are restored effectively and efficiently in the event of business interruption.

### (viii) Reputation risk

Reputation risk is the risk to earnings or capital arising from negative public opinion.

Reputation risk is managed by ensuring proper and adequate communications and public relation efforts to foster the reputation of the Group. A risk management mechanism guided by the senior management including executive directors and senior managers has been established to manage the media exposure, handle customers' and other relevant parties' complaints and suggestions, and to ensure that new business activities and agents acting on the Group's behalf do not jeopardise its reputation.

# 中期財務資料之審閱報告

## REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

致創興銀行有限公司董事會

### 引言

我們已審閱列載於第4頁至第44頁的中期財務資料，此中期財務資料包括創興銀行有限公司（「本銀行」）及其附屬公司（統稱「本集團」）於二零一三年六月三十日的簡明綜合財務狀況表與截至該日止六個月期間的簡明綜合損益表、簡明綜合損益及其他全面收益表、簡明綜合股東權益轉變表和簡明綜合現金流動表以及部份附註解釋。根據《香港聯合交易所有限公司證券上市規則》（「上市規則」），上市公司必須符合上市規則中的相關規定和香港會計師公會頒佈的《香港會計準則》第34號「中期財務報告」的規定編製中期財務資料。董事須負責根據《香港會計準則》第34號編製及列報此中期財務資料。我們的責任是根據我們的審閱對中期財務資料作出結論，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頒佈的《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。中期財務資料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計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，使我們相信中期財務資料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。

德勤·關黃陳方會計師行

執業會計師

香港

二零一三年八月七日

TO THE BOARD OF DIRECTORS OF CHONG HING BANK LIMITED

### Introduction

We have reviewed the interim financial information set out on pages 4 to 44 which comprises the condensed consolidated statement of financial position of Chong Hing Bank Limited (the “Bank”) and its subsidiaries (collectively referred to as the “Group”) as of 30 June 2013 and the related condensed consolidated statement of profit or loss, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the six-month period then ended, and certain explanatory notes. The Main Board Listing Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited require the preparation of a report on interim financial information to be in compliance with the relevant provisions thereof and Hong Kong Accounting Standard 34 “Interim Financial Reporting” (“HKAS 34”) issued by the Hong Kong Institute of Certified Public Accountants. The directors of the Bank are responsible for the preparation and presentation of this interim financial information in accordance with HKAS 34. Our responsibility is to express a conclusion on this interim financial information based on our review, 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 interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### Conclusion

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

Deloitte Touche Tohmatsu

Certified Public Accountants

Hong Kong

7 August 2013

## 中期股息 INTERIM DIVIDEND

董事會已決議宣派二零一三年中期現金股息每股港幣0.14元，並定於二零一三年九月二十六日（星期四）派發予二零一三年九月十九日（星期四）列於本銀行股東名冊內之股東（二零一二年中期現金股息：每股港幣0.11元已於二零一二年九月二十七日派發）。

The directors have declared an interim cash dividend for 2013 of HK\$0.14 per share, payable on Thursday, 26 September 2013 to shareholders whose names are listed on the register of members of the Bank on Thursday, 19 September 2013 (2012 interim cash dividend: HK\$0.11 per share paid on 27 September 2012).

## 過戶日期 CLOSURE OF REGISTER OF MEMBERS

由二零一三年九月十七日（星期二）至二零一三年九月十九日（星期四）首尾兩天在內，暫停辦理本銀行股票過戶登記手續。為確保符合資格獲派二零一三年中期現金股息者，務須不遲於二零一三年九月十六日（星期一）下午四時三十分前，向本銀行股份登記及過戶處（位於香港皇后大道東一八三號合和中心十七樓一七一二至一七一六室之香港中央證券登記有限公司）遞交過戶申請表及有關之股份證明書，辦理過戶登記手續。

The register of members of the Bank will be closed from Tuesday, 17 September 2013 to Thursday, 19 September 2013 (both days inclusive), during which period no transfer of shares can be registered. In order to qualify for the 2013 interim cash dividend, all transfer documents, along with the relevant share certificates, must be lodged for registration with the Bank's share registrar and transfer office, Computershare Hong Kong Investor Services Limited of Shops 1712-1716, 17th Floor, Hopewell Centre, 183 Queen's Road East, Hong Kong, not later than 4:30 pm on Monday, 16 September 2013.

## 本銀行上市股份之購買、出售或贖回 PURCHASE, SALE OR REDEMPTION OF THE BANK'S LISTED SECURITIES

截至二零一三年六月三十日止六個月，本銀行及其附屬公司並無購買、出售或贖回本銀行之上市股份。

Neither the Bank nor any of its subsidiaries had purchased, sold or redeemed any of the Bank's listed securities for the six months ended 30 June 2013.



## 董事資料變動披露

### DISCLOSURE OF CHANGES IN DIRECTORS' INFORMATION

根據香港聯合交易所有限公司（「聯交所」）證券上市規則第 13.51B(1) 項及第 13.51B(3) 項，董事資料變動如下：

**陳有慶博士**於二零一二年收取董事袍金港幣 250,000 元作為薪酬，其薪酬乃根據其出任本銀行獨立非常務董事職位而釐定。

**鄭毓和先生**於二零一二年收取董事袍金港幣 250,000 元作為薪酬，其薪酬乃根據其出任本銀行獨立非常務董事職位兼負委員會職務而釐定。此外，鄭先生自二零一三年五月七日起辭任南華置地有限公司之獨立非執行董事，該公眾公司在聯交所上市。

**謝德耀先生**於二零一二年收取董事袍金港幣 250,000 元作為薪酬，其薪酬乃根據其出任本銀行獨立非常務董事職位兼負委員會職務而釐定。

**周卓如先生**於二零一二年收取董事袍金港幣 250,000 元作為薪酬，其薪酬乃根據其出任本銀行非常務董事職位兼負委員會職務而釐定。

**范華達先生**於二零一二年收取董事袍金及其他福利之薪酬組合港幣 330,000 元，其薪酬組合乃根據其出任本銀行獨立非常務董事職位兼負委員會職務而釐定。此外，范先生自二零一三年七月一日起辭任 Grosvenor Asia Pacific Limited 之非執行主席。

Pursuant to Rules 13.51B(1) and 13.51B(3) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "HKSE"), the changes in directors' information are set out as follows:

**Dr Robin Yau Hing CHAN** received an emolument in the form of director's fee amounting to HK\$250,000 in 2012 having reference to his position as the Bank's Independent Non-executive Director.

**Mr CHENG Yuk Wo** received an emolument in the form of director's fee amounting to HK\$250,000 in 2012 having reference to his position as the Bank's Independent Non-executive Director with committee responsibilities. Moreover, Mr Cheng resigned as an Independent Non-executive Director of South China Land Limited, which is a public company listed on HKSE, on 7 May 2013.

**Mr Wanchai CHIRANAKHORN** received an emolument in the form of director's fee amounting to HK\$250,000 in 2012 having reference to his position as the Bank's Independent Non-executive Director with committee responsibilities.

**Mr Alfred Cheuk Yu CHOW** received an emolument in the form of director's fee amounting to HK\$250,000 in 2012 having reference to his position as the Bank's Non-executive Director with committee responsibilities.

**Mr Timothy George FRESHWATER** received an emolument package comprising director's fee and other benefits amounting to HK\$330,000 in 2012 having reference to his position as the Bank's Independent Non-executive Director with committee responsibilities. Moreover, Mr Freshwater resigned as Non-executive Chairman of Grosvenor Asia Pacific Limited, on 1 July 2013.

## 董事資料變動披露 DISCLOSURE OF CHANGES IN DIRECTORS' INFORMATION

何家樂先生於二零一二年收取董事袍金港幣 104,000 元作為薪酬，其薪酬乃因其自二零一二年五月二十二日起獲委任為本銀行非常務董事而釐定。

**Mr HE Jiale** received an emolument in the form of director's fee amounting to HK\$104,000 in 2012 having reference to his position as the Bank's Non-executive Director since 22 May 2012.

堀越秀一先生於二零一二年收取董事袍金港幣 68,000 元作為薪酬，其薪酬乃因其自二零一二年八月八日起獲委任為本銀行非常務董事而釐定。

**Mr Hidekazu HORIKOSHI** received an emolument in the form of director's fee amounting to HK\$68,000 in 2012 having reference to his position as the Bank's Non-executive Director since 8 August 2012.

劉惠民先生於二零一二年收取董事袍金、退休福利計劃供款和薪金及其他福利之薪酬組合港幣 2,904,000 元，其薪酬組合乃根據其出任本銀行常務董事兼副行政總裁主管中國及海外業務處及合規部職位而釐定。

**Mr LAU Wai Man** received an emolument package comprising director's fee, contribution to retirement benefits scheme, and salary and other benefits amounting to HK\$2,904,000 in 2012 having reference to his position as the Bank's Executive Director and Deputy Chief Executive Officer in charge of its China and Overseas Banking Division and Compliance Department.

廖俊寧先生於二零一二年收取董事袍金、退休福利計劃供款和薪金及其他福利之薪酬組合港幣 2,493,000 元，其薪酬組合乃根據其出任本銀行常務董事主管證券業務處職位而釐定。

**Mr Wilfred Chun Ning LIU** received an emolument package comprising director's fee, contribution to retirement benefits scheme, and salary and other benefits amounting to HK\$2,493,000 in 2012 having reference to his position as the Bank's Executive Director in charge of its Securities Business Division.

廖坤城先生於二零一二年收取董事袍金港幣 170,000 元作為薪酬，其薪酬乃根據其出任本銀行非常務董事職位而釐定。廖先生二零一三年董事袍金於較早前更改為港幣 250,000 元，其薪酬乃根據其出任本銀行非常務董事職位兼負委員會職務而釐定。

**Mr Christopher Kwun Shing LIU** received an emolument in the form of director's fee amounting to HK\$170,000 in 2012 having reference to his position as the Bank's Non-executive Director. Mr Liu's director's fee for 2013 has earlier been changed to HK\$250,000 having reference to his position as the Bank's Non-executive Director with committee responsibilities.

## 董事資料變動披露

### DISCLOSURE OF CHANGES IN DIRECTORS' INFORMATION

廖烈智先生於二零一二年收取董事袍金、退休福利計劃供款和薪金及其他福利之薪酬組合港幣 8,263,000 元，其薪酬組合乃根據其出任本銀行董事總經理兼行政總裁職位而釐定。

廖烈武博士於二零一二年收取董事袍金、退休福利計劃供款和薪金及其他福利之薪酬組合港幣 779,000 元，其薪酬組合乃根據其出任本銀行主席兼常務董事職位而釐定。

廖鐵城先生於二零一二年收取董事袍金、退休福利計劃供款和薪金及其他福利之薪酬組合港幣 5,211,000 元，其薪酬組合乃根據其出任本銀行常務董事兼副行政總裁主管企業銀行業務處及財富管理處職位而釐定。

馬照祥先生於二零一二年收取董事袍金港幣 250,000 元作為薪酬，其薪酬乃根據其出任本銀行獨立非常務董事職位而釐定。馬先生於二零一三年有權收取董事袍金港幣 250,000 元，其薪酬乃根據其出任本銀行獨立非常務董事職位兼負委員會職務而釐定。

孟慶惠先生於二零一二年收取董事袍金港幣 170,000 元作為薪酬，其薪酬乃根據其出任本銀行非常務董事職位而釐定。

除上述披露者外，並無有關本銀行上述董事及任何其他董事之資料需就聯交所證券上市規則第 13.51B(1) 項及第 13.51B(3) 項而需作出披露。

**Mr LIU Lit Chi** received an emolument package comprising director's fee, contribution to retirement benefits scheme, and salary and other benefits amounting to HK\$8,263,000 in 2012 having reference to his position as the Bank's Managing Director and Chief Executive Officer.

**Dr LIU Lit Mo** received an emolument package comprising director's fee, contribution to retirement benefits scheme, and salary and other benefits amounting to HK\$779,000 in 2012 having reference to his position as the Bank's Chairman and Executive Director.

**Mr Don Tit Shing LIU** received an emolument package comprising director's fee, contribution to retirement benefits scheme, and salary and other benefits amounting to HK\$5,211,000 in 2012 having reference to his position as the Bank's Executive Director and Deputy Chief Executive Officer in charge of its Corporate & Commercial Banking Division and the Wealth Management Division.

**Mr Andrew Chiu Cheung MA** received an emolument in the form of director's fee amounting to HK\$250,000 in 2012 having reference to his position as the Bank's Independent Non-executive Director. Mr Ma is entitled to receive director's fee amounting to HK\$250,000 in 2013 having reference to his position as the Bank's Independent non-executive Director with committee responsibilities.

**Mr MENG Qinghui** received an emolument in the form of director's fee amounting to HK\$170,000 in 2012 having reference to his position as the Bank's Non-executive Director.

Other than those disclosed above, there is no other information in respect of the above directors and any other directors of the Bank required to be disclosed pursuant to Rules 13.51B(1) and 13.51B(3) of the Rules Governing the Listing of Securities on the HKSE.

## 董事（包括行政總裁）之證券權益及淡倉 DIRECTORS' (INCLUDING THE CHIEF EXECUTIVE OFFICER'S) INTERESTS AND SHORT POSITIONS IN SECURITIES

根據《證券及期貨條例》第 352 條而設立之登記名冊顯示，於二零一三年六月三十日，下列董事（包括行政總裁）持有本銀行及其聯繫公司（定義見《證券及期貨條例》第 XV 部）之證券及相關證券權益及淡倉：

As of 30 June 2013, the interests and short positions of the directors (including the chief executive officer) in the securities and underlying securities of the Bank and its associated corporations (under Part XV of the Securities and Futures Ordinance (the "SFO")), as recorded in the register required to be kept under Section 352 of the SFO, were as follows:

### (I) 本銀行

### (I) The Bank

#### 證券權益

#### Interests in securities

| 董事芳名<br>Director's<br>name  | 持有普通股股份數目<br>Number of ordinary shares held |                              |  |  | 總權益<br>Total<br>interests | 佔已發行股本<br>之百分比<br>Percentage<br>of issued<br>share capital |
|-----------------------------|---|------------------------------|--|--|---------------------------|--|
|                             | 個人權益<br>Personal<br>interests               | 配偶權益<br>Spousal<br>interests | 公司權益<br>Corporate<br>interests                                   |  |                           |  |
| 廖烈武<br>Liu Lit Mo           | 1,002,450                                   | —                            | 258,359,628<br><i>附註 (一)</i><br><i>Note (1)</i>                  |  | 259,362,078               | 59.62347   |
| 廖烈智<br>Liu Lit Chi          | 313,248                                     | —                            | 260,622,839<br><i>附註 (一) 及 (二)</i><br><i>Notes (1) &amp; (2)</i> |  | 260,936,087               | 59.98531   |
| 廖鐵城<br>Don T S Liu          | 15,000                                      | —                            | —  |  | 15,000                    | 0.00345  |
| 陳有慶<br>Robin Y H Chan       | 48,400                                      | —                            | 1,018,000<br><i>附註 (三)</i><br><i>Note (3)</i>                    |  | 1,066,400                 | 0.24515  |
| 范華達<br>Timothy G Freshwater | 396   | —                            | —  |  | 396                       | 0.00009  |

## 董事（包括行政總裁）之證券權益及淡倉 DIRECTORS' (INCLUDING THE CHIEF EXECUTIVE OFFICER'S) INTERESTS AND SHORT POSITIONS IN SECURITIES

### 附註：

(一) 258,359,628 股本銀行股份，即下列各項：

(i) 由上市公司廖創興企業有限公司之全資附屬公司廖創興置業有限公司（「廖創興置業」）持有之 218,359,628 股股份。根據《證券及期貨條例》，廖烈武及廖烈智兩位先生透過廖氏集團有限公司分別被當作擁有該等股份之權益（廖氏集團有限公司為一私人公司，擁有廖創興企業有限公司約 44% 已發行及繳足股本）；及

(ii) 由三菱東京 UFJ 銀行持有之 40,000,000 股股份。根據一九九四年之協議，三菱東京 UFJ 銀行授予廖創興置業一項優先認股權，使廖創興置業可在該協議期內任何時間行使該項優先認股權購買該等股份，並在若干情況下三菱東京 UFJ 銀行必須將所有該等股份提出售予廖創興置業。根據《證券及期貨條例》，廖烈武及廖烈智兩位先生分別透過廖氏集團有限公司擁有廖創興置業之權益，亦被視為擁有該等股份之權益。

(二) 由愛寶集團有限公司持有之 2,263,211 股本銀行股份，廖烈智先生及其聯繫人士為股東。因此，根據《證券及期貨條例》，廖烈智先生被當作擁有該等股份之權益。

(三) 1,018,000 股本銀行股份由 Asia Panich Investment Company (Hong Kong) Limited 及聯亞行有限公司持有，上述公司或其董事慣常依照陳有慶博士之指示或吩咐而執行事務。

### Notes:

(1) 258,359,628 shares in the Bank are attributed as follows:

(i) 218,359,628 shares held by public listed Liu Chong Hing Investment Limited's wholly-owned subsidiary, Liu Chong Hing Estate Company, Limited ("Liu Chong Hing Estate"), in which each of Messrs Liu Lit Mo and Liu Lit Chi is deemed under the SFO to be interested through Liu's Holdings Limited, a private company holding approximately 44% of Liu Chong Hing Investment Limited's issued and fully-paid share capital; and

(ii) 40,000,000 shares held by The Bank of Tokyo-Mitsubishi UFJ, Ltd ("Bank of Tokyo-Mitsubishi UFJ"). Pursuant to an agreement in 1994, Bank of Tokyo-Mitsubishi UFJ has granted an option to Liu Chong Hing Estate exercisable at any time during the term of that agreement to purchase all such shares and Bank of Tokyo-Mitsubishi UFJ is required to offer to sell all such shares to Liu Chong Hing Estate in certain circumstances. By virtue of the interests of Messrs Liu Lit Mo and Liu Lit Chi in Liu Chong Hing Estate through Liu's Holdings Limited, each of them is deemed under the SFO to be interested in such shares.

(2) 2,263,211 shares in the Bank are held by Alba Holdings Limited, shareholders of which include Mr Liu Lit Chi and his associates. Accordingly, Mr Liu Lit Chi is deemed under the SFO to be interested in such shares.

(3) 1,018,000 shares in the Bank are held collectively by Asia Panich Investment Company (Hong Kong) Limited and United Asia Company Limited. These corporations or their directors are accustomed to acting in accordance with Dr Robin Y H Chan's directions or instructions.

# 董事（包括行政總裁）之證券權益及淡倉 DIRECTORS' (INCLUDING THE CHIEF EXECUTIVE OFFICER'S) INTERESTS AND SHORT POSITIONS IN SECURITIES

(II) 廖創興企業有限公司  
(本銀行之聯繫公司)

(II) Liu Chong Hing Investment Limited  
(associated corporation of the Bank)

證券權益  
Interests in securities

持有普通股股份數目  
Number of ordinary shares held

| 董事芳名<br>Director's<br>name  | 個人權益<br>Personal<br>interests | 配偶權益<br>Spousal<br>interests | 公司權益<br>Corporate<br>interests                                | 總權益<br>Total<br>interests | 佔已發行股本<br>之百分比<br>Percentage<br>of issued<br>share capital |
|-----------------------------|-------------------------------|------------------------------|---|---------------------------|--|
| 廖烈武<br>Liu Lit Mo           | 795,600                       | —                            | 171,840,189<br><i>附註(一)及(二)</i><br><i>Notes (1) &amp; (2)</i> | 172,635,789               | 45.60046   |
| 廖烈智<br>Liu Lit Chi          | 141,668                       | —                            | 210,963,253<br><i>附註(一)及(三)</i><br><i>Notes (1) &amp; (3)</i> | 211,104,921               | 55.76179   |
| 范華達<br>Timothy G Freshwater | 7,920                         | —                            | —   | 7,920                     | 0.00209  |

附註：

- (一) 由廖氏集團有限公司合共實益持有廖創興企業有限公司165,840,189股股份，廖烈武博士及廖烈智先生為該公司之股東。因此，根據《證券及期貨條例》，廖烈武及廖烈智兩位先生被當作擁有該等股份之權益。
- (二) 由冠福有限公司合共實益持有廖創興企業有限公司6,000,000股股份，廖烈武博士及其聯繫人士為股東。因此，根據《證券及期貨條例》，廖烈武博士被當作擁有該等股份之權益。
- (三) 由愛寶集團有限公司合共實益持有廖創興企業有限公司45,123,064股股份，廖烈智先生及其聯繫人士為股東。因此，根據《證券及期貨條例》，廖烈智先生被當作擁有該等股份之權益。

Notes:

- (1) 165,840,189 shares in Liu Chong Hing Investment Limited are beneficially held by Liu's Holdings Limited, shareholders of which include Messrs Liu Lit Mo and Liu Lit Chi. Accordingly, each of Messrs Liu Lit Mo and Liu Lit Chi is deemed under the SFO to be interested in such shares.
- (2) 6,000,000 shares in Liu Chong Hing Investment Limited are beneficially held by Eternal Wealth Limited, shareholders of which include Dr Liu Lit Mo and his associates. Accordingly, Dr Liu Lit Mo is deemed under the SFO to be interested in such shares.
- (3) 45,123,064 shares in Liu Chong Hing Investment Limited are beneficially held by Alba Holdings Limited, shareholders of which include Mr Liu Lit Chi and his associates. Accordingly, Mr Liu Lit Chi is deemed under the SFO to be interested in such shares.

其他證券權益及淡倉

根據《證券及期貨條例》，除上述已披露權益外，於二零一三年六月三十日，並無任何董事（包括行政總裁），或彼等之聯繫人士，在本銀行及其聯繫公司持有任何其他證券（或相關證券）權益（或淡倉）。再者，於二零一三年六月三十日，董事（包括行政總裁）或彼等之配偶及彼等未滿十八歲之子女並無獲授權向本銀行及其聯繫公司認購股份，更不用說行使認購權。

Other interests and short positions in securities

Under the SFO, other than those interests disclosed above, as of 30 June 2013, none of the directors (including the chief executive officer), nor their respective associates, had any other interests (nor any short positions) in any securities (nor in any underlying securities) in the Bank and its associated corporations. Moreover, as of 30 June 2013, none of the directors (including the chief executive officer), nor their respective spouses and children under 18 years of age, had been granted any rights to subscribe for the securities in the Bank and its associated corporations, much less had any such rights exercised.

## 主要股東之證券權益及淡倉

### SUBSTANTIAL SHAREHOLDERS' INTERESTS AND SHORT POSITIONS IN SECURITIES

除上述某些董事(包括行政總裁)已披露之權益外,根據《證券及期貨條例》第336條而設立之登記名冊顯示,於二零一三年六月三十日,下列各方持有本銀行證券及相關證券權益及淡倉:

As of 30 June 2013, the register maintained under Section 336 of the SFO showed that, other than the interests disclosed above in respect of certain directors (including the chief executive officer), the following parties had interests and short positions in the securities and underlying securities in the Bank:

| 名稱<br>Name  | 身份<br>Capacity                                   | 普通股股份數目<br>Number of ordinary shares        | 佔已發行股本之百分比<br>Percentage of issued share capital |
|---|--|---|--|
| 廖創興置業有限公司<br>Liu Chong Hing Estate Company, Limited   | 實益持有人<br>Beneficial owner                        | 218,359,628<br>附註(一)及(三)<br>Notes (1) & (3) | 50.20  |
| 廖創興企業有限公司<br>Liu Chong Hing Investment Limited        | 受控制公司之權益<br>Interest of a controlled corporation | 218,359,628<br>附註(一)及(三)<br>Notes (1) & (3) | 50.20  |
| 廖氏集團有限公司<br>Liu's Holdings Limited                    | 受控制公司之權益<br>Interest of a controlled corporation | 218,359,628<br>附註(一)及(三)<br>Notes (1) & (3) | 50.20  |
| Bauhinia 97 Limited                                   | 實益持有人<br>Beneficial owner                        | 87,000,000<br>附註(二)<br>Note (2)             | 20.00  |
| 中遠(香港)集團有限公司<br>COSCO (Hong Kong) Group Limited       | 受控制公司之權益<br>Interest of a controlled corporation | 87,000,000<br>附註(二)<br>Note (2)             | 20.00  |
| 中國遠洋運輸(集團)總公司<br>China Ocean Shipping (Group) Company | 受控制公司之權益<br>Interest of a controlled corporation | 87,000,000<br>附註(二)<br>Note (2)             | 20.00  |
| 三菱東京UFJ銀行<br>The Bank of Tokyo-Mitsubishi UFJ, Ltd    | 實益持有人<br>Beneficial owner                        | 42,000,000<br>附註(三)<br>Note (3)             | 9.66   |
| Mitsubishi UFJ Financial Group, Inc                   | 受控制公司之權益<br>Interest of a controlled corporation | 42,000,000<br>附註(三)<br>Note (3)             | 9.66   |

# 主要股東之證券權益及淡倉

## SUBSTANTIAL SHAREHOLDERS' INTERESTS AND SHORT POSITIONS IN SECURITIES

### 附註：

- (一) 此股數與上述「董事(包括行政總裁)之證券權益及淡倉」一節之附註(一)(i)所列之某些董事(包括行政總裁)之權益相同。廖創興置業有限公司(「廖創興置業」)為廖創興企業有限公司之全資附屬公司，而廖創興企業有限公司為一間公眾公司，於香港聯合交易所有限公司上市。廖氏集團有限公司為一間私人公司，擁有廖創興企業有限公司約44%已發行及繳足股本。上述所提及有關之218,359,628股同指於廖創興置業持有之218,359,628股股份權益。根據《證券及期貨條例》，廖氏家族成員廖烈武、廖烈智及廖烈忠諸位先生透過廖氏集團有限公司分別被當作擁有該等股份之權益。
- (二) Bauhinia 97 Limited 為中遠(香港)集團有限公司之全資附屬公司，而中遠(香港)集團有限公司為中國遠洋運輸(集團)總公司之全資附屬公司。上述所提及有關之87,000,000股同指於Bauhinia 97 Limited名下登記之87,000,000股股份權益。
- (三) 三菱東京UFJ銀行為Mitsubishi UFJ Financial Group, Inc.之全資附屬公司。上述所提及有關之42,000,000股同指於三菱東京UFJ銀行名下登記之42,000,000股股份權益。

根據一九九四年之協議，三菱東京UFJ銀行授予廖創興置業一項優先認股權，使廖創興置業可在該協議期內任何時間行使該項優先認股權購買上述所提及有關之42,000,000股股份中之40,000,000股股份，並在若干情況下三菱東京UFJ銀行必須將所有該等40,000,000股股份提出售予廖創興置業。根據《證券及期貨條例》，廖烈武、廖烈智及廖烈忠諸位先生各自透過廖氏集團有限公司擁有廖創興置業之權益，各人分別被當作擁有該等40,000,000股股份之權益。

除上述根據《證券及期貨條例》第336條所披露的本銀行證券及相關證券權益及淡倉外，於二零一三年六月三十日，本銀行並無接獲任何其他有關本銀行證券及相關證券權益及淡倉之通知。

### Notes:

- (1) These interests are the same as those of certain directors (including the chief executive officer) disclosed above under the heading "DIRECTORS' (INCLUDING THE CHIEF EXECUTIVE OFFICER'S) INTERESTS AND SHORT POSITIONS IN SECURITIES" Note (1)(i). Liu Chong Hing Estate Company, Limited ("Liu Chong Hing Estate") is a wholly-owned subsidiary of Liu Chong Hing Investment Limited, a public company listed on The Stock Exchange of Hong Kong Limited. Liu's Holdings Limited, a private company, had interest in about 44% of Liu Chong Hing Investment Limited's issued and fully-paid share capital. The references to the 218,359,628 shares in question all relate to the same block of 218,359,628 shares held by Liu Chong Hing Estate, in which each of Messrs Liu Lit Mo, Liu Lit Chi and Liu Lit Chung, members of the Liu's family, is deemed under the SFO to be interested through Liu's Holdings Limited.
- (2) Bauhinia 97 Limited is a wholly-owned subsidiary of COSCO (Hong Kong) Group Limited, which in turn is a wholly-owned subsidiary of China Ocean Shipping (Group) Company. The references to the 87,000,000 shares in question all relate to the same block of 87,000,000 shares registered in the name of Bauhinia 97 Limited.
- (3) The Bank of Tokyo-Mitsubishi UFJ, Ltd is a wholly-owned subsidiary of Mitsubishi UFJ Financial Group, Inc. The references to the 42,000,000 shares in question both relate to the same block of 42,000,000 shares registered in the name of The Bank of Tokyo-Mitsubishi UFJ, Ltd.

Pursuant to an agreement in 1994, The Bank of Tokyo-Mitsubishi UFJ, Ltd has granted an option to Liu Chong Hing Estate exercisable at any time during the term of that agreement to purchase 40,000,000 of the 42,000,000 shares in question and The Bank of Tokyo-Mitsubishi UFJ, Ltd is required to offer to sell all such 40,000,000 shares to Liu Chong Hing Estate in certain circumstances. By virtue of the respective interests of Messrs Liu Lit Mo, Liu Lit Chi and Liu Lit Chung in Liu Chong Hing Estate through Liu's Holdings Limited, each of them is deemed under the SFO to be interested in such 40,000,000 shares.

Other than those interests and short positions in the securities and underlying securities in the Bank as disclosed above under Section 336 of the SFO, the Bank had not been notified of any other interests and short positions in its securities and underlying securities as of 30 June 2013.



## 遵守企業管治守則

### COMPLIANCE WITH CORPORATE GOVERNANCE CODE

董事確認本銀行於截至二零一三年六月三十日止六個月之會計期內已遵守載於香港聯合交易所有限公司證券上市規則附錄十四之過往守則《企業管治常規守則》及經修改守則《企業管治守則》內之守則條文，惟：

The directors confirm that, for the accounting period for the six months ended 30 June 2013, the Bank has complied with the former (Code on Corporate Governance Practices) and the revised (Corporate Governance Code) Code Provisions as set forth in Appendix 14 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited except:

1. 依據本銀行組織章程細則，當時的三分之一（或如董事人數除以三後所得之商數並非整數，則以最接近三分之一之數目計）董事，並自上次當選任期最長者，需於每次股東週年大會上輪值告退及重選。若於同日出任董事者，則以抽籤方式決定何人先行告退（除非他們自行達成協議）。由董事會額外委任為董事或填補董事會臨時空缺之人士，其董事任期僅至下屆股東週年大會止，屆時有資格於該週年大會參選連任（惟其不被視為輪值告退之董事或用以計算輪值告退董事之人數）。除根據那些守則條文 A.4.1 及 A.4.2 就有關委任非常務董事之指定任期及董事之輪值告退的建議運作方法之外，董事視此運作方法為一適合的選擇。
  2. 至於提名人選予董事會作出委任事宜，除根據守則條文 A.5.1 由一個提名委員會處理之外，任何董事如認為合適，均有權推薦任何合適人選予董事會以及其他相關法定及監管機構考慮及批准委任為董事，該等人選需能對本銀行作出貢獻及履行對本銀行及其股東整體利益之責任。除根據守則條文 A.5.1 就有關提名委任董事的建議運作方法之外，董事視此運作方法為一適合的選擇。
1. Under the Bank's Articles of Association, one-third (or, if the quotient resulting from the division of the number of directors by three is not a whole number, the number nearest one-third) of the directors for the time being, who have been longest in office since their last election, shall be subject to retirement by rotation and re-election at each annual general meeting. As between persons who became directors on the same day, those to retire shall (unless they otherwise agree between themselves) be determined by drawing lots. And as to those persons additionally appointed as directors or appointed as directors to fill casual vacancies by the board of directors, they shall hold office only until the next following annual general meeting and shall then be eligible for re-election (but not to be taken into account in determining the directors or the number of directors who are to retire by rotation) at that annual general meeting. The directors consider such practices to be appropriate alternatives to those recommended under Code Provisions A.4.1 and A.4.2.
  2. As to the nomination of candidates for appointment to the board, instead of having a nomination committee in place under Code Provision A.5.1, any director is entitled to recommend for the consideration and, if thought fit, approval of the board, as well as other relevant supervisory and regulatory bodies, suitable candidates who can contribute to the Bank, and discharge their responsibilities in the interests of the Bank and its shareholders as a whole. The directors consider such a practice to be an appropriate alternative to that recommended under Code Provision A.5.1.

## 遵守企業管治守則 COMPLIANCE WITH CORPORATE GOVERNANCE CODE

3. 按照本銀行的《企業管治政策聲明》所列，董事應謹記，當有議題提呈予董事會向個別董事作集體審核、決策及批准時，各董事應不論其董事身份（不論為常務董事、非常務董事或獨立非常務董事）而自行作出判斷。各董事應貫徹避免任何利益衝突，並真誠行事以本銀行的整體利益為依歸。各董事應以謹慎、技巧及努力履行其職責，並僅就適當的企業目的而行使其權力。

根據本銀行的《企業管治政策聲明》，董事會主席鼓勵各董事（不論為常務董事、非常務董事或獨立非常務董事）自由表達其意見，並於董事會全體成員會議時預留充足時間供各董事討論議題。倘若在董事會全體成員會議上，非常務董事（包括獨立非常務董事）與常務董事就任何討論議題持相反意見時，會議紀錄將清晰地反映有關情況。有鑑於此項既定運作方式，各董事均認為在董事會全體成員會議上向各董事進行這種自由公開討論更具成效；因此，並無需要進一步根據守則條文第 A.2.7 條所列，舉行非常務董事（包括獨立非常務董事）會議而沒有常務董事出席。

再者，本銀行已採用董事進行證券交易之守則，其標準不低於香港聯合交易所有限公司證券上市規則附錄十所列之上市發行人董事進行證券交易的標準守則（「證券交易標準守則」）。經本銀行具體查詢後，所有董事確認截至二零一三年六月三十日止六個月之會計期內已遵守證券交易標準守則及本銀行有關守則訂定之所需標準。

3. As set forth in the Bank's Policy Statement on Corporate Governance, the directors should bear in mind that despite their respective directorial classifications (as the case may be, as executive directors, non-executive directors or independent non-executive directors), each of them shall exercise his own judgement when matters are submitted to the board for the individual directors' collective review, decision and approval. The directors shall guard against any conflict of interest and act in good faith in the interests of the Bank as a whole at all times. They shall exercise due care, diligence and skill when performing their duties and shall use their powers for proper corporate purposes only.

In line with the Bank's Policy Statement on Corporate Governance, the Chairman has encouraged his fellow directors (be they executive directors, non-executive directors or independent non-executive directors) to freely express their views and has allowed sufficient time for discussion of issues at full board meetings. If, for example, the non-executive directors (including the independent non-executive directors) hold views contrary to those of the executive directors in respect of any matter discussed at a full board meeting, the minutes will have this reflected clearly. In the light of such an established practice, the directors are of the view that such open and free discussions at full board meetings among all the directors are more productive and, as such, there is no further need for the non-executive directors (including the independent non-executive directors) to hold meetings, under Code Provision A.2.7, without the presence of the executive directors.

Furthermore, the Bank has adopted a code for securities transactions by directors with terms no less exacting than those set out in the Model Code for Securities Transactions by Directors of Listed Issuers under Appendix 10 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the "Model Securities Transactions Code"). After specific enquiry by the Bank, all of the directors confirmed that, for the accounting period for the six months ended 30 June 2013, they had complied with the required standards as set out in both the Model Securities Transactions Code and the Bank's own code in question.

### 於香港聯合交易所有限公司及本銀行網站發佈業績 PUBLICATION OF RESULTS ON THE WEBSITES OF THE STOCK EXCHANGE OF HONG KONG LIMITED AND THE BANK

載有香港聯合交易所有限公司證券上市規則指定之有關資料的本銀行二零一三年中期報告已在香港聯合交易所有限公司及本銀行網站發佈。

The Bank's Interim Report 2013, containing the relevant information required by the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited, has been published on the websites of The Stock Exchange of Hong Kong Limited and the Bank.

# 主席報告書

## CHAIRMAN'S STATEMENT

### 經濟回顧

踏入二零一三年，全球經濟持續不穩定。儘管環球市場於二零一二年後期表現不俗，惟二零一三年首季意大利大選僵局及塞浦路斯銀行危機再掀歐債問題，加上四月日本政府推行大規模之量化寬鬆政策及六月美國聯邦儲備局（「聯儲局」）首次明確披露縮減買債規模時間表，加深市場憂慮，令國際金融環境更趨動蕩。

雖然外圍環境錯綜複雜，充滿變數，首季受惠內地經濟穩健增長，香港經濟錄得溫和增幅，本地生產總值較去年同期實質擴張 2.8%。勞工市場大致向好，失業率於第二季微跌至 3.3%。為壓抑物業市場因持續低息環境而過度亢奮，香港政府於二月調高物業交易之從價印花稅稅率及收緊按揭貸款條款，令上半年二手住宅註冊量創出十年以來之新低水平。股市方面，恒生指數反覆回落，六月受美國退市消息及內地資金緊絀影響，港股跌勢加劇，上半年最後一個交易日收報約二萬零八百點。

聯儲局於六月之議息會議後，宣佈將聯邦基金利率目標範圍保持在零至四分之一厘水平，並維持每月八百五十億美元之資產購買規模。同時，聯儲局透露可能於今年內削減購債規模，而買債計劃最快於二零一四年年中停止，言論震驚全球，重挫環球股票、外匯及債券市場。

### 業績報告及溢利分析

按未經審核之綜合方式計算，本銀行截至二零一三年六月三十日止六個月業績總結如下：

### Economic Review

On entering 2013, the global economy remains unstable. Despite some relative improvement in the global markets in late 2012, concerns over the Euro debt crisis reemerged with the inconclusive Italian election and Cypriot banking crisis in the first quarter of 2013. These were further aggravated by the massive quantitative easing policies launched by the Japanese Government in April and the first announcement of debt purchase reduction schedule by the US Federal Reserve Board ("FRB") in June, resulting in a turbulent global financial environment.

Despite the complicated and changing external environment, the Hong Kong economy grew moderately in the first quarter, which was attributable to solid growth of the Mainland economy. Gross domestic product grew by 2.8% in real terms compared with that of the same period last year. With the labour market in rather good shape, the unemployment rate fell slightly to 3.3% in the second quarter. To address the overheated property market resulting from sustained low interest rates, the Hong Kong Government increased the ad valorem stamp duty rates for property transactions and tightened the terms of mortgage lending in February. Consequently, the volume of registrations of secondary residential market for the first half of the year dropped to a record low in ten years. On the stock market front, Hang Seng Index zigzagged downwards, which was exacerbated by the FRB announcement of its exit plan in June as well as tightened liquidity in the Mainland. Eventually, the index closed at around 20,800 on the last trading day of the first half of the year.

After its rate-fixing meeting in June, the FRB announced that it would keep the target range for the federal funds rate at 0% to 0.25% and maintain asset purchases at a pace of US\$85 billion per month. In addition, FRB revealed that it may start cutting back purchases later this year and stop purchasing by mid-2014 the earliest. The message shocked the world, dragging down stock, exchange and debt markets across the globe.

### Results Announcement and Profit Analysis

The results for the six months ended 30 June 2013 of the Bank, on an unaudited and consolidated basis, are summarised below:

# 主席報告書 CHAIRMAN'S STATEMENT

|                                  |  | 六月三十日止六個月<br>Six months ended 30 June         |   |               |
|----------------------------------|--|---|---|---------------|
|                                  |  | 2013  | 2012  |               |
|                                  |  | 港幣千元<br>HK\$'000                              | 港幣千元<br>HK\$'000  |               |
|                                  |  | (未經審核)<br>(Unaudited)                         | (未經審核)<br>(Unaudited)   | 變動<br>百分比     |
|                                  |  | (除特別註明外)                                      | (除特別註明外)  | Variance<br>% |
| 主要財務數據                           | Key Financial Data   | (unless otherwise specified)                  | (unless otherwise specified)                                    |               |
| 1. 未計算減值準備之淨營運溢利                 | 1. Net operating profit before impairment  | 335,191                                       | 257,098   | +30.37        |
| 2. 股東應佔溢利                        | 2. Profit attributable to shareholders   | 276,307                                       | 259,749   | +6.37         |
| 3. 股東資金回報率                       | 3. Return on equity  | 7.40%   | 7.64%   | -3.14         |
|                                  |  | (按年計)<br>(annualised)                         | (二零一二年)<br>(for year 2012)                                      |               |
| 4. 每股盈利                          | 4. Earnings per share  | 港幣 0.64<br>HK\$                               | 港幣 0.60<br>HK\$   | +6.37         |
| 5. 淨利息收入                         | 5. Net interest income   | 475,738                                       | 400,551   | +18.77        |
| 6. 淨息差                           | 6. Net interest margin   | 1.19%   | 1.06%   | +12.26        |
| 7. 淨費用及佣金收入                      | 7. Net fee and commission income   | 105,877                                       | 91,877  | +15.24        |
| 8. 按公平值列賬及列入損益賬之<br>金融工具之淨(虧損)溢利 | 8. Net (losses) gains on financial instruments<br>at fair value through profit or loss | (116,056)                                     | 28,358  | -509.25       |
| 9. 其他營業收入                        | 9. Other operating income  | 228,147                                       | 122,660   | +86.00        |
| 10. 營業開支                         | 10. Operating expenses   | 358,253                                       | 387,075   | -7.45         |
| 11. 收入與開支比率                      | 11. Cost-to-income ratio   | 51.66%  | 60.09%  | -14.03        |
| 12. 貸款減值準備<br>- 淨(準備)撥回金額        | 12. Impairment allowances on loans and advances<br>- Net (allowances) amounts reversed | (17,592)                                      | 34,432  | -151.09       |
| 13. 客戶貸款總額                       | 13. Total loans and advances to customers  | 42,624,515                                    | 39,192,189  | +8.76         |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 14. 減值貸款比率                       | 14. Impaired loan ratio  | 0.08%   | 0.06%   | +33.33        |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 15. 貸款減值撥備覆蓋率                    | 15. Provision coverage of impaired loans and<br>advances                               | 637.35%                                       | 779.36%   | -18.22        |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 16. 經重組貸款比率                      | 16. Rescheduled loan ratio   | 0.62%   | 0.54%   | +14.81        |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 17. 客戶存款總額                       | 17. Total customer deposits  | 68,755,915                                    | 67,508,748  | +1.85         |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 18. 貸款對存款比率                      | 18. Loan-to-deposit ratio  | 56.42%  | 52.53%  | +7.41         |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 19. 資產總額                         | 19. Total assets   | 81,663,532                                    | 80,755,365  | +1.12         |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 20. 每股資產淨值                       | 20. Net asset value per share  | 港幣 17.12<br>HK\$                              | 港幣 16.95<br>HK\$  | +1.00         |
|                                  |  | (未扣除中期現金股息)<br>(before interim cash dividend) | (未扣除末期現金股息)<br>(before final cash dividend<br>as of Dec 2012)   |               |
| 21. 資本充足比率                       | 21. Capital adequacy ratio   | 14.63%  | 15.34%  | -4.63         |
|                                  |  |   | (截至二零一二年十二月)<br>(as of Dec 2012)                                |               |
| 22. 一級資本比率                       | 22. Tier 1 capital ratio   | 10.79%  | 10.57%  | +2.08         |
|                                  |  |   | (核心資本比率)<br>(截至二零一二年十二月)<br>(Core capital ratio as of Dec 2012) |               |
| 23. 普通股權一級資本比率                   | 23. Common Equity Tier 1 capital ratio   | 10.79%  | 10.57%  | +2.08         |
|                                  |  |   | (核心資本比率)<br>(截至二零一二年十二月)<br>(Core capital ratio as of Dec 2012) |               |
| 24. 平均流動資金比率                     | 24. Average liquidity ratio  | 42.28%  | 44.35%  | -4.67         |

# 主席報告書

## CHAIRMAN'S STATEMENT

### 主要財務數據分析

按未經審核之綜合方式計算，於二零一三年上半年，未計算減值準備之淨營運溢利為港幣 3.35 億元，較上年度同期增加 30.4%。由於資產總額按年增加 2.3% 及淨息差由二零一二年上半年 1.06% 擴闊 13 個基點至 1.19%，淨利息收入增加 18.8%。淨息差由二零一二年下半年起持續改善及上升 6 個基點。由於客戶證券買賣佣金上升 14% 以及代理服務佣金收入上升 42%，淨費用及佣金收入按年增加 15%。

二零一三年上半年按公平值列賬及列入損益賬之金融工具之淨虧損為港幣 1.16 億元，其中包括外幣遠期合約重估虧損港幣 1.24 億元，應與列入其他營業收入中的外匯交易及外幣合約所得收益淨額港幣 1.59 億元互相抵銷。本銀行訂立該等合約，主要為將客戶澳元及紐西蘭元存款的盈餘資金兌換為產生即期頭寸之美元，並投入銀行同業市場以為本銀行賺取額外回報。本銀行因應有關銀行同業投資的到期日，相應訂立外幣遠期合約，以對沖有關外匯風險。有關即期頭寸及遠期合約根據會計準則要求重新估值並分別披露。

於其他方面，營業支出較去年同期減少 7.5%。二零一三年上半年的新增貸款減值準備按年增加港幣 2,300 萬元至港幣 2,800 萬元，主要為集體減值準備增加所致。

股東應佔溢利為港幣 2.76 億元，較上年度同期上升 6%，折算每股盈利港幣 0.64 元，按年計股東資金回報率為 7.4%。

### Analysis of Key Financial Data

For the first half of 2013, on an unaudited, consolidated basis, the net operating profit before impairment was HK\$335 million and improved by 30.4% from the corresponding period in previous year. Net interest income increased by 18.8% as total assets rose by 2.3% year on year and net interest margin widened 13 basis points from 1.06% for the first half of 2012 to 1.19%. Net interest margin continued to improve and rose by 6 basis points from the second half of 2012. Net fee and commission income increased by 15% year on year after commission income from customer securities dealings rose by 14% and commission income from agency services rose by 42%.

Net losses on financial instruments at fair value through profit or loss were HK\$116 million in the first half of 2013 and included revaluation losses on foreign currency forward contracts of HK\$124 million which should be offset by net exchange gains and net gains from foreign currency contracts of HK\$159 million included under other operating income. The Bank entered into these contracts mainly to exchange surplus funds from customer deposits in Australian and New Zealand dollars into US dollars, which created the spot positions, and place them in the interbank market to earn extra return for the Bank. The foreign exchange risk was covered by entering into foreign currency forward contracts which matched the maturity dates of the interbank placements. The spot positions and forward contracts were revalued and disclosed separately as required by the accounting standards.

On the other fronts, operating expenses dropped by 7.5% from the corresponding period in previous year. New impairment allowances on loans and advances increased by HK\$23 million year on year to HK\$28 million in the first half of 2013 mainly attributable to increase in collective impairment allowances.

Profit attributable to shareholders amounted to HK\$276 million, an increase of 6% over that for the corresponding period in previous year, translating into earnings of HK\$0.64 per share and annualised return on equity of 7.4%.

## 主席報告書 CHAIRMAN'S STATEMENT

於二零一三年六月三十日，客戶貸款總額較二零一二年十二月三十一日之數字上升 8.8% 至港幣 426.25 億元，其中二零一三年上半年供企業在香港使用之貸款增加 11%，購置香港住宅物業之相關貸款增加 6%，及貿易融資增加 40%。本銀行維持嚴謹的信貸風險管理制度，通過持續密切監察，確保貸款質素保持良好。減值貸款比率仍處於 0.08% 之相對偏低水平，經重組貸款比率為 0.62%，而貸款減值撥備覆蓋率處於 637.35% 之穩健水平。客戶存款總額為港幣 687.56 億元，保持平穩。貸款對存款比率由二零一二年十二月之 52.53% 上升至二零一三年六月之 56.42%，平均流動資金比率按年減少 4.7% 至 42.28%。

隨著二零一三年上半年出售結構性產品及大部份可換股債券被贖回或到期，按公平值列賬之債券投資大幅減少。然而，因進一步投資於企業發行的可供出售債券及銀行和其他金融機構發行的持有至到期證券，證券投資總額增加 7.8%。

資本充足比率因客戶貸款及債券投資增加而由二零一二年十二月之 15.34% 下降至二零一三年六月之 14.63%；一級資本比率為 10.79%；普通股權一級資本比率則為 10.79%。二零一三年上半年總資產增加 1.1% 至港幣 816.64 億元。本銀行截至二零一三年六月三十日之每股資產淨值（未扣除經宣派之二零一三年中期現金股息）為港幣 17.12 元。

總括而言，本銀行之核心業務及整體財政穩固及健全、整體資產質素良好、不良貸款比率低及撥備覆蓋率高、以及資本充足比率及流動資金比率均遠高於相關法定要求。

As of 30 June 2013, compared with the figures as of 31 December 2012, total loans and advances to customers increased by 8.8% to HK\$42,625 million with loans to corporations for use in Hong Kong increasing by 11%, loans for purchase of residential properties in Hong Kong increasing by 6% and trade finance increasing by 40% in the first half of 2013. We continue to maintain a robust credit risk management system. Through ongoing close monitoring, the quality of our loans and advances continued to be good. Impaired loan ratio continued to be at a considerably low level of 0.08% and rescheduled loan ratio at 0.62%, while provision coverage of impaired loans and advances stood at a solidly comfortable level of 637.35%. Total customer deposits remained stable at HK\$68,756 million. Loan-to-deposit ratio increased from 52.53% in December 2012 to 56.42% in June 2013 and average liquidity ratio decreased by 4.7% to 42.28% year on year.

Investments in debt securities designated at fair value dropped significantly after the structured products were sold and most of the convertible bonds were called or matured in the first half of 2013. However, total investments in securities rose by 7.8% as further investments were made in available-for-sale debt securities issued by corporate entities and held-to-maturities debt securities issued by banks and other financial institutions.

Capital adequacy ratio decreased from 15.34% in December 2012 to 14.63% in June 2013 after the increases in advances to customers and investments in debt securities, the Tier 1 capital ratio was at 10.79% and the Common Equity Tier 1 capital ratio was also at 10.79%. Total assets increased by 1.1% in the first half of 2013 to HK\$81,664 million. The Bank's net asset value per share (before the payment of the interim cash dividend declared for 2013) was HK\$17.12 as of 30 June 2013.

All in all, the Bank's core business lines and overall financial health are strong and sound, overall asset quality good, impaired loan ratio low, provision coverage high, and capital adequacy and liquidity ratios well above the relevant statutory requirements.

# 主席報告書

## CHAIRMAN'S STATEMENT

### 中期股息

董事會認為應審慎維護本銀行資本，以更有效符合《巴塞爾協定三》之新規定。就此，董事會決議宣派截至二零一三年六月三十日止六個月中期現金股息每股港幣0.14元，並定於二零一三年九月二十六日（星期四）派發予二零一三年九月十九日（星期四）列於本銀行股東名冊內之股東（二零一二年中期現金股息：每股港幣0.11元已於二零一二年九月二十七日派發）。

### 業務回顧

#### 企業及零售銀行

##### 貸存業務

隨著去年及今年年初香港政府推出樓市監控措施之影響，樓市交投放緩，惟憑藉前線員工之努力及專業服務，本銀行於二零一三年上半年之住宅按揭放款宗數及金額均較去年同期錄得合理升幅。存款業務方面，本銀行持續鞏固核心存款客戶，積極發展在各社區之中小存戶，並透過各種推廣活動，令本銀行客戶數目及存款組合持續增長。零售信貸業務方面，本銀行於優質的個人貸款及私人汽車業務方面成功吸納全新客戶，按年錄得雙位數字收入增長。

在銀行積極擴展客戶及調整息率之策略下，本銀行企業貸款之利息收入、非利息收入及淨息差均較去年同期錄得顯著增長；而企業貸款總額亦持續增加。本銀行繼早前參與香港政府信貸保證計劃，現亦全力支持由香港按揭證券有限公司推出之「中小企融資擔保計劃」，以拓展中小企業客戶基礎。

### Interim Dividend

Your board has considered that it is prudent to preserve the Bank's capital so as to better satisfy the new requirements under "Basel III". As such, your board has declared that the interim cash dividend of HK\$0.14 per share for the six months ended 30 June 2013 be payable on Thursday, 26 September 2013 to shareholders whose names appear in the Register of Members of the Bank on Thursday, 19 September 2013 (2012 interim cash dividend: HK\$0.11 per share paid on 27 September 2012).

### Business Review

#### Corporate and Retail Banking

##### Loan and Deposit Business

The property market remained sluggish as a result of tightened regulations implemented by the Hong Kong Government last year and earlier this year. Nevertheless, through the commendable efforts and professional services of our frontline staff members, for the first half of the year, residential mortgage loans recorded reasonable growth in both the number of cases and the loan amounts compared with those of the same period last year. On the deposit business front, the Bank continued to consolidate its core customers deposit base and actively attracted small and medium-sized customers in the community. Through different series of promotion campaigns, sustained growth was registered in both the number and the portfolio of deposit customers. In respect of retail loan business, the Bank has added new customers to its higher yield personal loan and private vehicle business with double digit year on year growth in income.

As a result of our aggressive strategy in expanding clientele and adjusting rates, the Bank's corporate loan business registered substantial growth in terms of interest income, non-interest income and net interest margin compared with those of the same period last year. Total volume of corporate loans also continued to increase. Further to supporting the Hong Kong Government's Loan Guarantee Scheme for the small and medium-sized enterprises ("SME"), the Bank also actively participated in the "SME Financing Guarantee Scheme" of the Hong Kong Mortgage Corporation Limited to enlarge its SME client base.

本銀行五度參選並五度榮膺由香港中小型企業總商會舉辦之「中小企業最佳拍檔獎」，致力為中小企業提供靈活一站式銀行服務之方針備受業界推崇及肯定。

為擴展客戶群，本銀行持續優化企業貸款組合，並貫徹審慎貸款原則，加強與具實力之企業客戶合作，共同開拓商機。

#### 卡業務

二零一三年上半年，本銀行信用卡業務包括信用卡發卡量，簽賬金額及應收賬款均較去年同期錄得增長；而商戶整體收單業務更按年錄得雙位數字升幅，尤其以銀聯收單業務之增長較強，升幅超逾百分之三十，成績理想。

本銀行於二零一三年首季繼續推出「雙卡行」推廣計劃，反應熱烈，客戶同時申請銀聯雙幣信用卡及其他品牌之創興信用卡，可享有更豐富禮品。

本銀行將繼續拓展信用卡及商戶收單業務，以維持良好之業務增長。

#### 人壽保險業務

透過持續的銷售管理工作，保單發出宗數及首年保費與去年同期比較均錄得超過百分之二十增幅。

The Bank's commitment to providing SMEs with flexible, one-stop banking services was highly recognised by the industry, as it entered the nomination for, and received, the "Best SME's Partner Award" from the Hong Kong General Chamber of Small and Medium Business for the fifth time.

With the aim of expanding its clientele, the Bank will continue to optimise its corporate loan portfolio and strengthen its cooperation with quality corporate customers in exploring business opportunities in a prudent manner.

#### Card Business

For the first half of 2013, the Bank's credit card business recorded growth in the number of credit cards issued, spending amount and accounts receivable compared with those of the same period last year. Overall merchant-billed turnover registered double-digit year-on-year growth. In particular, the turnover for UnionPay cards alone attained a remarkable growth of over 30%.

In the first quarter of 2013, the Bank continued its well-received "Dual Card Program". Under the program, customers were rewarded with fabulous treats upon successful application for UnionPay Dual Currency Credit Card together with any other Chong Hing credit card.

To maintain its strong business growth, the Bank will continue to develop its credit card and merchant acquiring businesses.

#### Life Insurance Business

Through continuous sales management efforts, both the numbers of policies issued and the first year premium registered grew by over 20% from the same period last year.



# 主席報告書

## CHAIRMAN'S STATEMENT

### 財富管理業務

零售投資服務方面，二零一三年上半年投資者對市場前景轉趨樂觀，惟於持續低息環境之下，客戶普遍尋求收益型之投資產品，預期混合資產及提供股息收益之基金仍會較受投資者歡迎。本銀行下半年將繼續專注開放式基金及零售債券之銷售，並會積極推出更多人民幣相關之投資產品。

私人投資服務方面，同時受惠於低息環境，固定收益投資產品例如企業債券及存款證較受客戶歡迎。此外，本銀行亦繼續開拓於二零一二年新增設之「資本投資者入境計劃」賬戶服務，為有意以資本投資移民香港之人士提供一站式投資及資產申報服務。

本銀行期望透過新增服務開拓收入來源，並持續開發多元化之投資產品及提供各項增值服務，為本銀行財富管理業務取得廣泛增長。

### 中國業務

本銀行擬申請開發深圳前海分行，以配合國家前海發展計劃，並為香港客戶於國內提供財務支援。與此同時，本銀行亦正申請「人民幣合格境外機構投資者」資格，為香港客戶提供進入國內投資市場良機。

本銀行將繼續於原有跨境人民幣結算業務基礎上，開發新產品，以迎合市場對人民幣產品之發展。

### Wealth Management Business

On the retail investment business front, market sentiment was positive in the first half of 2013. However, customers largely looked for fixed-income investment products amid the sustained low rate environment. It is expected that mixed assets funds and funds with dividends will be more popular. In the second half of the year, the Bank will continue to focus on selling open-end funds and retail bonds, and actively launch more Renminbi investment products.

On the private investment services front, fixed-income investment products such as corporate bonds and certificates of deposit were more favoured by customers amidst the low rate environment. Meanwhile, the Bank continued to develop its account service with one-stop investment and asset filing services launched in 2012, providing assistance to individuals intending to enter Hong Kong for residence via the “Capital Investment Entrant Scheme”.

By expanding income stream with new services and continued development of a well-diversified portfolio of investment products and value-added services, the Bank expects to achieve overall growth on multiple fronts for its wealth management business.

### China Business

In view of China's development plan for Qianhai, Shenzhen, the Bank intends to apply for permission to set up a branch in that district and provide financial services to its Hong Kong customers. Meanwhile, it is also applying for qualification of “Renminbi Qualified Foreign Institutional Investor” so as to provide its Hong Kong customers with access to the Mainland investment market.

Building on the existing cross-border Renminbi clearing services, the Bank will further roll out new Renminbi products in line with market demand.

### 財資業務

財資業務主要包括貨幣市場操作，外匯服務及債務證券投資。這些業務均在審慎之風險管理下進行。

鑑於外圍經濟環境不斷演變，本銀行一直密切監控市場波動以管理流動性並提升資產回報。本銀行將繼續以存款證發行計劃及回購協議業務作為本銀行管理負債之工具。

在發展中之人民幣業務範疇，本銀行採取一貫審慎及平穩之方式發展，提供全面性之人民幣財資產品及服務。

### 其他相關業務

#### 證券業務

受惠環球及本地證券市場投資氣氛於二零一三年首季有所改善，本銀行全資附屬公司創興證券有限公司於上半年之整體佣金收入較去年同期錄得相當增長，而經智能手機網上證券買賣服務之交易宗數亦錄得可觀增長，反映證券業務整體表現較市況亮麗。此外，創興證券亦於二零一三年第二季推出電子結單服務，客戶反應正面。展望下半年，投資者將繼續關注美國聯邦儲備局有關退市之訊息及內地刺激經濟措施之推行進程，相信港股市況及波幅將趨擴大及頻密，惟整體證券業務仍然審慎樂觀。

#### 保險業務

本銀行全資附屬公司創興保險有限公司（「創興保險」）於二零一三年上半年之營業額及盈利均表現理想，創興保險將繼續秉承本銀行穩健中求進取之態度，進一步拓展中小企業及個人保險業務，同時亦會提供更全面及優質之保險服務，以促進更佳業務表現。

### Treasury Activities

Treasury activities mainly comprise money market operations, foreign exchange services and investments in debt securities. All these activities are carried out under prudent risk management.

In view of the changing macroeconomic environment, the Bank has been closely monitoring market volatility to manage its liquidity and enhance the return on assets. The certificates of deposit programme and sale and repurchase businesses will continue to be used to manage the Bank's liabilities.

In the area of developing the Renminbi businesses, the Bank took a prudent and stable approach and offers a comprehensive range of treasury products and services in Renminbi.

### Other Related Businesses

#### Securities Business

As sentiment in the global and local stock markets improved in the first quarter of 2013, Chong Hing Securities Limited, a wholly-owned subsidiary of the Bank, registered considerable year-on-year growth in total commission for the first half of the year. The mobile securities trading service also registered sizeable growth in transaction volume. Overall, the securities business outperformed the market. In addition, the e-Statement service launched in the second quarter of 2013 was well received by customers. Looking into the second half of the year, the FRB exit plan and progress of economic stimulus measures of the Mainland will continue to be the focus of concern among investors. While the local stock market is expected to see more turbulence, the general outlook for the Bank's securities business remains cautiously optimistic.

#### Insurance Business

Chong Hing Insurance Company Limited ("Chong Hing Insurance"), a wholly-owned subsidiary of the Bank, attained satisfactory turnover and profit for the first half of 2013. Maintaining the Bank's prudent approach of development, Chong Hing Insurance will seek further growth by expanding its SME and individual insurance businesses and offering a more comprehensive range of quality insurance services.

# 主席報告書

## CHAIRMAN'S STATEMENT

### 企業責任

為貫徹「社區銀行」之宗旨，以及為地區社群提供全面、優質之銀行服務，本銀行致力增強其服務網絡，透過物色合適地區開設新分行及自動櫃員機自助銀行中心，以不斷優化其銷售渠道。本銀行除位於中環之總行外，本地分行數目為五十一間。

此外，本銀行一直積極參與及支持慈善團體之公益活動，於二零一三年第六度榮獲香港社會服務聯會嘉許「商界展關懷」標誌。

### 企業管治

本銀行充份明白符合相關法規和監管機構規定，以及維持良好企業管治水平對本銀行之營運效能及效率極為重要。因此，本銀行已投入不少資源，並採取及執行相關措施，確保符合相關法規和監管機構規定，以及維持高水平的企業管治常規。

### 經濟展望

面對中國及美國經濟復甦放緩、歐元區持續衰退，及美國和日本貨幣政策對經濟產生不明確之影響，環球資產市場走勢不穩，全球經濟增長疲弱。世界銀行更調低二零一三年全球經濟增長預測至2.2%，並強調美國退市舉措將衝擊亞洲發展中國家，令金融環境變得脆弱。

### Corporate Responsibility

In order to practise the preaching of serving as a “community bank” and provide a comprehensive range of high quality banking services to the local community, the Bank endeavoured to strengthen its service network through continual enhancement of distribution channels by opening new branches and ATM self-service banking centres in selected locations. Apart from the head office in Central, the Bank now has a total of 51 local branches.

In addition, the Bank has also been actively participating in and supporting activities of charitable organisations. In this connection, it was awarded the “Caring Company” logo by the Hong Kong Council of Social Service for the sixth year in 2013.

### Corporate Governance

The Bank is well aware that complying with the relevant statutory and regulatory requirements and maintaining good corporate governance standards are imperative to the effective and efficient operation of the Bank. The Bank has, therefore, deployed considerable resources, as well as adopted and implemented relevant measures, to ensure that the relevant statutory and regulatory requirements are complied with and that a high standard of corporate governance practices is maintained.

### Economic Outlook

Given the slow recovery in the Mainland and the United States, and continued recession in the Euro zone, coupled with the uncertain effect of the United States and Japanese monetary policies, the global asset market is expected to see drastic movements with weak economic growth. The World Bank lowered the global economic growth forecast to 2.2% for 2013. It also emphasised that exit measures of the United States will impact developing countries in Asia and result in a delicate global financial environment.

為抵禦不明朗之外圍環境，香港政府一直積極與中央政府保持經濟相互發展之關係。正值今年為兩地簽訂《內地與香港關於建立更緊密經貿關係的安排》十周年，香港政府聯同中央部門及省政府部門組成聯合工作小組，完善現行落實有關措施之機制，創造更多互惠互利之合作良機。與此同時，中央政府財政部今年將在港發行人民幣國債共二百三十億元，作為中央財政籌集資金之新渠道，同時進一步鞏固香港作為人民幣離岸中心之地位。此外，為持續本地零售債券市場的發展動力，香港政府於二零一三年六月推出第三批通脹掛鈎債券予香港居民認購，最終發行額為一百億港元。

縱使全球經濟前景充滿挑戰，環球形勢隱藏下行風險，香港於國家發展政策之支持下，發揮兩地緊密合作及互補優勢之精神，維持穩固經濟基調。本銀行定必把握當下機遇，推出更多創新而多元化之銀行產品，提升服務質素，繼續打造穩健業務發展之優勢。

### 謹致謝忱

最後，對於本銀行董事會各成員之卓見及寶貴經驗，本人謹此深表謝意。本人謹代表董事會全人，感謝管理層及全體員工努力不懈之服務精神，並對各位股東及客戶給予長期之信任與支持，衷心致謝。

Against the background of external uncertainties, the Hong Kong Government has been working closely with the Central Government to maintain mutual economic development. At this 10th anniversary of the “Mainland and Hong Kong Closer Economic Partnership Arrangement”, a joint working group was set up between the Hong Kong Government and the Central and Provincial Government to strengthen the implementation measures and create more mutual opportunities. Moreover, the Ministry of Finance of the Central Government will issue a total of \$23 billion Renminbi sovereign bonds in Hong Kong this year as a new channel of capitalisation, while further strengthening the development of Hong Kong as an offshore Renminbi business centre. Furthermore, to maintain the growth momentum of the local retail bond market, the Hong Kong Government launched the third inflation-linked retail bond for subscription by Hong Kong residents in June 2013 with a final issue amount of HK\$10 billion.

Although the global economic outlook is filled with challenges and downward risks, the fundamentally sound elements of the Hong Kong economy will remain strong with the support of China's development policies that facilitate cross-border cooperation and mutual development. Capitalising on such opportunities, the Bank will strive to strengthen its service quality and pursuit sustained development by offering a diverse range of innovative banking products.

### Sincere Acknowledgements

Last but not least, I would like to thank my fellow directors for their valuable insight and experience. On behalf of your board, I would like to express my heartfelt gratitude to the management and the staff members for their commitment and dedication, and also to our shareholders and customers for their continued trust and support.

## 中期財務資料之審閱 REVIEW OF INTERIM FINANCIAL INFORMATION

此中期財務資料是未經審核的。此中期財務資料已經德勤·關黃陳方會計師事務所按照香港會計師公會頒佈之《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，及已經本銀行審計委員會審閱。

This interim financial information is unaudited, but has been reviewed by Deloitte Touche Tohmatsu, 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, and the Bank’s Audit Committee.

### 董事會 BOARD OF DIRECTORS

於本中期報告日(即二零一三年八月七日):

As of the date of this interim report (namely, 7 August 2013):

- 本銀行之五位常務董事為廖烈武博士(主席)、廖烈智先生(副主席兼董事總經理)、劉惠民先生(行政總裁)、廖鐵城先生(副行政總裁)及廖俊寧先生;
- the five Executive Directors of the Bank are Dr Liu Lit Mo (Chairman), Mr Liu Lit Chi (Deputy Chairman & Managing Director), Mr Lau Wai Man (Chief Executive Officer), Mr Don Tit Shing Liu (Deputy Chief Executive Officer) and Mr Wilfred Chun Ning Liu;
- 五位非常務董事為何家樂先生、堀越秀一先生、廖坤城先生、周卓如先生及孟慶惠先生; 以及
- the five Non-executive Directors are Mr He Jiale, Mr Hidekazu Horikoshi, Mr Christopher Kwun Shing Liu, Mr Alfred Cheuk Yu Chow and Mr Meng Qinghui; and
- 五位獨立非常務董事為陳有慶博士、范華達先生、謝德耀先生、鄭毓和先生及馬照祥先生。
- the five Independent Non-executive Directors are Dr Robin Yau Hing Chan, Mr Timothy George Freshwater, Mr Wanchai Chiranakhorn, Mr Cheng Yuk Wo and Mr Andrew Chiu Cheung Ma.

承董事會命  
廖烈武  
主席

By Order of the Board  
**Liu Lit Mo**  
Chairman

二零一三年八月七日

7 August 2013

[www.chbank.com](http://www.chbank.com)

