

THE FUBON EXPERIENCE

創新服務 富邦體驗

 Fubon Bank
富邦銀行

Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司

Interim Financial Statements 2017
二零一七年年中期財務報表



Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Fubon Financial Holdings is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 23 branches and 2 Securities Services Centres in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

富邦銀行(香港)有限公司(「富邦銀行」)是富邦金融控股股份有限公司(「富邦金融」)的全資附屬公司。富邦金融為台灣最大的金融控股公司之一，也是唯一「在兩岸三地均擁有銀行子行」的台資金融機構，擁有最完整的金融服務平台。富邦銀行於香港透過23間分行及2間證券投資服務中心為客戶提供全面的優質銀行服務，包括零售及商業銀行、財富管理、金融市場、證券及投資服務。富邦銀行獲標準普爾授予A-2短期及BBB+長期信貸評級。該評級反映富邦銀行資本雄厚，流動資金充裕及資產質素優良。



Contents 目錄

| | |
|----|--|
| 2 | Corporate Information 公司資料 |
| 4 | Review of 2017 Interim Performance 二零一七年中期業績回顧 |
| 6 | Consolidated Statement of Comprehensive Income (Unaudited) 綜合全面收益表（未經審核） |
| 8 | Consolidated Statement of Financial Position (Unaudited) 綜合財務狀況表（未經審核） |
| 10 | Consolidated Statement of Changes in Equity (Unaudited) 綜合權益變動表（未經審核） |
| 11 | Condensed Consolidated Cash Flow Statement (Unaudited) 簡明綜合現金流動表（未經審核） |
| 12 | Notes to the Unaudited Interim Financial Statements 未經審核中期財務報表附註 |
| 58 | Unaudited Supplementary Financial Information 未經審核補充財務資料 |
| 85 | Bank Network 銀行網絡 |
| 87 | Members of Fubon Financial Holdings 富邦金控成員 |

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CORPORATE INFORMATION

公司資料

SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

AUDITORS

KPMG

COMPANY SECRETARY

Juliana CHIU Yuk Ching

REGISTERED OFFICE

Fubon Bank Building
38 Des Voeux Road Central
Hong Kong

BOARD OF DIRECTORS

Ming-Chung (Daniel) TSAI

Chairman

Vice Chairman – Fubon Financial Holding Co., Ltd.
Standing Director – Taipei Fubon Commercial Bank Co., Ltd.
Chairman – Taiwan Mobile Co., Ltd.
Chairman – Taiwan Fixed Network Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Ming-Hsing (Richard) TSAI

Vice Chairman

Chairman – Fubon Financial Holding Co., Ltd.
Chairman – Fubon Life Insurance Co., Ltd.
Vice Chairman – Taiwan Mobile Co., Ltd.
Director – Taiwan Fixed Network Co., Ltd.

Raymond Wing Hung LEE

Executive Director

Chief Executive Officer and Managing Director –
Fubon Bank (Hong Kong) Limited
Director – Fubon Life Insurance (Hong Kong)
Company Limited

股東

100% – 富邦金融控股股份有限公司

核數師

畢馬威會計師事務所

公司秘書

趙玉貞

註冊辦事處

香港中環
德輔道中38號
富邦銀行大廈

董事會

蔡明忠

主席

副董事長 – 富邦金融控股股份有限公司
常務董事 – 台北富邦商業銀行股份有限公司
董事長 – 台灣大哥大股份有限公司
董事長 – 台灣固網股份有限公司
董事 – 富邦華一銀行有限公司

蔡明興

副主席

董事長 – 富邦金融控股股份有限公司
董事長 – 富邦人壽保險股份有限公司
副董事長 – 台灣大哥大股份有限公司
董事 – 台灣固網股份有限公司

李永鴻

執行董事

行政總裁兼董事總經理 –
富邦銀行(香港)有限公司
董事 – 富邦人壽保險(香港)有限公司

Vivien HSU Woan-Meei

Non-Executive Director

President and Director – Fubon Financial Holding Co., Ltd.
Chairman – Fubon Direct Marketing Consulting Co., Ltd.
Director – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Jerry HARN Wey-Ting

Non-Executive Director

President and Director – Taipei Fubon Commercial Bank Co., Ltd.
Chairman – Fubon AMC Co., Ltd.
Director – Fubon Financial Holding Co., Ltd.
Director – Xiamen Bank Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Director – Citic Futong Financial Leasing Co., Ltd.
Supervisor – Fubon Sports & Entertainment Co., Ltd.

Eric Chen Sun-Te

Non-Executive Director

Chairman – Taipei Fubon Commercial Bank Co., Ltd.
Director – Fubon Financial Holding Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.
Independent Director – China Telecom Corporation Ltd.
Independent Director – China Electronics Corporation Ltd.
Independent Director – Lion Travel Services Co., Ltd.
Independent Director – Uni-President China Holdings Ltd.

Robert James KENRICK

Independent Non-Executive Director

Moses K. TSANG

Independent Non-Executive Director

Chairman – AP Capital Holdings Inc.
Director – EC Investment Services Limited
Non-Executive Director – SOCAM Development Limited
Independent Non-Executive Director – China Xintiandi Limited
Co-Chair – Asia Pacific Council, The Nature Conservancy
Member – Board of Directors, The Nature Conservancy
Trustee – Hong Kong Centre for Economic Research, The University of Hong Kong
Member – Brown University Advisory Council in Asia

Hung SHIH

Independent Non-Executive Director

Director – China Renaissance Capital Advisors Limited
Independent Non-Executive Director – Fubon Life Insurance (Hong Kong) Co., Ltd.

許婉美

非執行董事

總經理及董事－富邦金融控股股份有限公司
董事長－富邦行銷股份有限公司
董事－台北富邦商業銀行股份有限公司
董事－富邦華一銀行有限公司

韓蔚廷

非執行董事

總經理兼董事－台北富邦商業銀行股份有限公司
董事長－富邦資產管理股份有限公司
董事－富邦金融控股股份有限公司
董事－廈門銀行股份有限公司
董事－富邦華一銀行有限公司
董事－中信富通融資租賃有限公司
監察人－富邦育樂股份有限公司

陳聖德

非執行董事

董事長－台北富邦商業銀行股份有限公司
董事－富邦金融控股股份有限公司
董事－富邦華一銀行有限公司
獨立董事－中國電信集團公司
獨立董事－中國電子信息產業集團有限公司
獨立董事－雄獅旅行社股份有限公司
獨立董事－統一企業中國控股有限公司

甘禮傑

獨立非執行董事

曾國泰

獨立非執行董事

主席－AP Capital Holdings Inc.
董事－EC Investment Services Limited
非執行董事－瑞安建業有限公司
獨立非執行董事－中國新天地有限公司

聯席主席－大自然保護協會亞太理事會
成員－大自然保護協會董事會
信託人－香港大學香港經濟研究中心

成員－布朗大學顧問委員會亞洲區

石宏

獨立非執行董事

董事－崇德投資顧問有限公司
獨立非執行董事－富邦人壽保險(香港)有限公司

REVIEW OF 2017 INTERIM PERFORMANCE

二零一七中期業績回顧

Fubon Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries (“the Group”) reported a net profit of HK\$312 million for the first six months ended 30 June 2017, representing an increase of 35% over the corresponding period in 2016. Return on average equity increased from 4.26% to 5.36% and return on average assets increased from 0.50% to 0.65%.

Net interest income rose 5% to HK\$594 million. The growth was due mainly to the expanded debt securities investment portfolio, which boosted average interest-earning assets by 8%. On the other hand, deposit cost reversed its long downward trend and started to rise in late 2016, which was in line with the market interest rate hike. The increase in cost of funds more than offset the improvement in the overall asset yield, causing the net interest margin to fall 4 basis points to 1.42%.

Non-interest income fell 16% to HK\$166 million and as a result, non-interest income to total operating income declined to 21.8%. The decrease was mostly attributed to the higher mark-to-market losses on foreign exchange swaps. Insurance services income and credit card related fee income also declined when compared with the same period in 2016. Nevertheless, securities brokerage and investment services income recorded an encouraging growth of 32%, underpinned by the increase in turnover of the stock market. Unit trust services income also increased by 25% year-on-year.

Operating expenses decreased by 1% to HK\$469 million. As a result, the cost-to-income ratio dropped to 61.6%. The Bank continued to strengthen its retail banking service channels and outlets by opening its third and fourth iBranches in Mongkok and Shatin, respectively. In addition, the Bank also made progress in its strategic plan for information technology with the implementation of phase two of the new treasury system in April 2017, which enhanced the Bank's operating effectiveness, market risk monitoring and analytical capabilities.

Total impairment losses amounted to HK\$31 million, which included HK\$24 million on loans and advances and HK\$7 million on other assets. The amount decreased significantly when compared with the total impairment losses of HK\$127 million in the first half of 2016. Asset quality improved with our continuous effort in strengthening the risk management framework. The impaired loan ratio was reduced from 0.77% in December 2016 to 0.49% as of 30 June 2017.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2017年6月30日止首6個月淨溢利為3.12億港元，較2016年同期上升35%。平均股本回報率及平均資產回報率分別由4.26%及0.50%上升至5.36%及0.65%。

淨利息收入按年上升5%至5.94億港元，這主要由於債務證券投資組合有所增長，令生息資產均額上升了8%。另一方面，存款成本扭轉了之前下滑的趨勢，於2016年年底開始上升，與市場的加息步伐一致。資金成本上升抵銷了整體資產收益的增幅，淨息差因而下降了4個基點至1.42%。

非利息收入下跌16%至1.66億港元，非利息收入對總營運收入比率下降至21.8%，跌幅主要由於外匯貨幣掉期按市值計價的虧損上升。與2016年同期比較，保險業務收入及信用卡業務收入亦有所下跌。儘管如此，受股票市場成交增長帶動，證券經紀及投資服務收入大幅上升32%。基金服務收入亦按年增長25%。

營運支出下跌1%至4.69億港元，令成本對收入比率下降至61.6%。本行分別於旺角及沙田開設第三及第四間iBranch，持續提升零售銀行的服務渠道及服務據點。此外，本行在資訊科技策略計劃方面亦取得進展。我們於2017年4月推出了新的財資系統(第二階段)，以提高本行的營運效率、監察及分析市場風險的能力。

減值虧損錄得3,100萬港元，當中包括2,400萬港元的客戶貸款減值虧損及700萬港元的其他資產減值虧損。與2016年同期錄得減值虧損1.27億港元比較，2017年上半年的減值虧損有明顯的跌幅。我們致力強化風險管理框架，以提升本行的資產質素。減值貸款比率由2016年12月的0.77%降至2017年6月30日的0.49%。

The Group's share of profits from Xiamen Bank Co., Ltd ("Xiamen Bank") rose 23% to HK\$128 million in the first half of 2017. The Bank's shareholding in Xiamen Bank was reduced from 19.99% to 18.83% after a private placement of additional share capital to new strategic investors by Xiamen Bank in June 2017. As a result of the shareholding dilution, the Bank recognized a deemed disposal loss of HK\$18 million.

The Group's total assets rose HK\$1 billion, or 2%, to HK\$97 billion as of 30 June 2017. Gross advances to customers attained a mild growth of 4% to HK\$45 billion mainly from loan to corporate customers. Customer deposits maintained at a similar level of HK\$63 billion. Taking into account the trade bills and certificates of deposits issued by the Bank, the loan-to-deposit ratio increased from 64.8% at 31 December 2016 to 68.2% at 30 June 2017.

The Group's capital and liquidity position remained strong and healthy. The total capital ratio and Tier 1 capital ratio stood at 16.53% and 12.64% respectively as at 30 June 2017, compared with 17.02% and 12.60%, respectively, at end-December 2016. The average liquidity maintenance ratio also stood at a comfortable level of 51.19%.

The Hong Kong economy gradually improved and maintained its stabilizing trend since the second half of last year. Although the tourism and retail industries are still weak, overall economic performance was strong in Q2. Meanwhile, major economies, including the U.S., China and Eurozone, also maintained stable growth. Nevertheless, there are still a number of uncertainties in 2017. The Brexit negotiation and the implementation of economic stimulus policy in the U.S. continue to create uncertainties. However, the Bank will continue to strengthen its local franchise by expanding its online and digital platforms and enhancing its service delivery channels. The Bank is also confident in expanding its penetration into the SME market following the launch of its first Commercial Banking Centre in July. Furthermore, our close collaboration with our parent company, Fubon Financial Holding Co., Ltd., our continuing investments in information technology and system enhancement, and reinforcement in risk management, will put us in a strong position to capture business opportunities across the region, acquire new customers and deliver the exceptional customer experience – the FUBON EXPERIENCE.

本集團於廈門銀行股份有限公司(「廈門銀行」)的應佔溢利上升23%至1.28億港元。廈門銀行於2017年6月向新的策略投資者私人配售額外股本，令本行對廈門銀行之持股量由19.99%減至18.83%。有關的股本攤薄為本行帶來1,800萬港元的視作出售虧損。

截至2017年6月30日，總資產增加10億港元或2%至970億港元。客戶貸款總額溫和增長4%至450億港元，增幅主要來自企業貸款。客戶存款則維持在630億港元，與去年相若。計及商業票據及本行發行之存款證，貸款對存款比率由2016年12月31日的64.8%上升至2017年6月30日的68.2%。

本集團的資本及流動資金保持充裕。截至2017年6月30日止，總資本比率及一級資本比率分別維持在16.53%及12.64%，2016年12月底則分別為17.02%及12.60%。平均流動性維持比率處於51.19%的穩健水平。

香港的經濟自2016年下半年起正逐步回升，並維持穩定趨勢。雖然旅遊及零售業仍然疲弱，但今年第二季整體經濟表現強勁。與此同時，主要經濟體系，包括美國、中國及歐元區，亦維持穩定增長。然而，2017年仍然充斥著許多不明朗因素。英國退歐談判及美國經濟刺激政策的執行，將繼續帶來不明朗因素。儘管如此，本集團將繼續拓展網上及電子平台、優化服務渠道，以鞏固本地業務。隨著本行首個商業銀行中心於今年7月開業，我們有信心能夠擴展本行於中小企市場的佔有率。此外，我們與母公司富邦金融控股股份有限公司的緊密合作、持續在資訊科技及系統提升方面作出的投資、以及加強風險管理，將有利我們抓緊區內的商機、吸納新客戶，並為客戶提供非凡的客戶體驗——「富邦體驗」。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2017 截至二零一七年六月三十日止之六個月

| | | | For the six months ended | |
|---|-----------------------|------------|--------------------------|--------------|
| | | | 30 June 2017 | 30 June 2016 |
| | | | 截至二零一七年 | 截至二零一六年 |
| | | | 六月三十日止 | 六月三十日止 |
| | | | 之六個月 | 之六個月 |
| | | | HK\$'000 | HK\$'000 |
| | | | 千港元 | 千港元 |
| | | Note 附註 | | |
| Interest income | 利息收入 | 4 | 1,053,009 | 936,226 |
| Interest expense | 利息支出 | 4 | (458,532) | (370,307) |
| Net interest income | 淨利息收入 | | 594,477 | 565,919 |
| Fee and commission income | 費用及佣金收入 | 5(a) | 214,137 | 231,811 |
| Fee and commission expense | 費用及佣金支出 | 5(b) | (48,209) | (48,311) |
| Net fee and commission income | 淨費用及佣金收入 | | 165,928 | 183,500 |
| Other operating income | 其他營運收入 | 6 | 277 | 13,288 |
| Operating income | 營運收入 | | 760,682 | 762,707 |
| Operating expenses | 營運支出 | 7 | (468,826) | (471,643) |
| Operating profit before gains and impairment losses | 未計收益及減值虧損前經營溢利 | | 291,856 | 291,064 |
| Impairment losses on advances to customers | 客戶貸款減值虧損 | | (23,974) | (146,934) |
| (Charge for)/write back of impairment losses on available-for-sale financial assets | 可供出售金融資產減值虧損之(扣除)/回撥 | 8 | (849) | 26,990 |
| Impairment losses on other assets | 其他資產減值虧損 | | (6,270) | (7,415) |
| Write back of impairment losses on assets acquired under lending agreements | 根據貸款協議所得資產減值虧損之回撥 | | 450 | — |
| Impairment losses | 減值虧損 | | (30,643) | (127,359) |
| Net gains on disposals of available-for-sale financial assets | 出售可供出售金融資產淨收益 | 9 | 1,097 | 5,536 |
| Net losses on disposals of fixed assets | 出售固定資產淨虧損 | | (9) | (28) |
| Dilution loss arising from investment in an associate | 在聯營公司的投資所產生的攤薄虧損 | | (17,969) | — |
| Share of profits of an associate | 應佔聯營公司溢利 | | 127,618 | 103,431 |

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED) 綜合全面收益表 (未經審核)

For the six months ended 30 June 2017 截至二零一七年六月三十日止之六個月

| | | For the six months ended | |
|---|--------------------|--------------------------|-------------------|
| | | 30 June 2017 | 30 June 2016 |
| | | 截至二零一七年六月三十日止之六個月 | 截至二零一六年六月三十日止之六個月 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Profit before taxation | 除稅前溢利 | 371,950 | 272,644 |
| Taxation | 稅項 | (60,189) | (41,561) |
| Profit for the period | 期內溢利 | 311,761 | 231,083 |
| Other comprehensive income for the period, net of tax: | 期內其他全面收益 (除稅後)： | | |
| Items that will not be reclassified to profit or loss: | 將不會重新分類至損益的項目： | | |
| Premises: net movement in premises revaluation reserve | 物業：物業重估儲備淨變動 | 5,725 | (710) |
| Items that may be reclassified subsequently to profit or loss: | 可能隨後重新分類至損益的項目： | | |
| Available-for-sale financial assets: net movement in investment revaluation reserve | 可供出售金融資產：投資重估儲備淨變動 | 307,806 | 13,617 |
| Exchange differences on translation of an associate | 聯營公司外幣報表換算差額 | 71,085 | (40,339) |
| | | 378,891 | (26,722) |
| Total comprehensive income for the period | 期內全面收益總額 | 696,377 | 203,651 |

Note
附註

10

11

The notes on pages 12 to 57 form part of these financial statements.

載於第12至57頁之附註為此等財務報告之一部份。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2017 於二零一七年六月三十日

| | | As at | |
|---|--------------------------|---|---|
| | | 30 June 2017 於二零一七年 六月三十日 HK\$'000 千港元 | 31 December 2016 於二零一六年 十二月三十一日 HK\$'000 千港元 |
| | Note 附註 | | |
| ASSETS | 資產 | | |
| Cash and short-term funds | 現金及短期資金 12 | 3,987,362 | 6,019,614 |
| Balances with banks and other financial institutions | 銀行同業及其他 金融機構結餘 13 | 1,870,165 | 3,264,233 |
| Trading assets | 持作交易用途資產 | 1,997,396 | 2,310,246 |
| Financial assets designated at fair value through profit or loss | 指定為通過損益以反映 公平價值之金融資產 | — | 39,226 |
| Derivative financial instruments | 衍生金融工具 15(b) | 644,560 | 753,244 |
| Advances to customers less impairment allowances | 客戶貸款減減值撥備 16 | 44,957,208 | 43,318,839 |
| Trade bills | 商業票據 | 663,612 | 230,137 |
| Accrued interest and other assets | 應計利息及其他資產 | 1,204,470 | 1,095,107 |
| Available-for-sale financial assets | 可供出售金融資產 | 34,239,544 | 31,124,545 |
| Held-to-maturity investments | 持至到期投資 | 1,560,191 | 1,549,884 |
| Interests in associates | 於聯營公司之權益 | 2,221,179 | 2,129,493 |
| Fixed assets | 固定資產 17 | 3,758,566 | 3,770,394 |
| Assets held for sale | 持作出售之資產 | 42,700 | 42,700 |
| Deferred tax assets | 遞延稅項資產 | 6 | 6 |
| | | 97,146,959 | 95,647,668 |
| LIABILITIES | 負債 | | |
| Deposits and balances of banks and other financial institutions | 銀行同業及其他金融 機構之存款及結餘 18 | 11,972,971 | 10,976,404 |
| Deposits from customers | 客戶存款 19 | 63,333,505 | 63,563,861 |
| Trading liabilities | 交易賬項下之負債 | 1,997,396 | 2,010,295 |
| Financial liabilities designated at fair value through profit or loss | 指定為通過損益以反映 公平價值之金融負債 | — | 406,185 |
| Certificates of deposit issued | 已發行存款證 20 | 2,674,618 | 2,834,890 |
| Debt securities issued | 已發行債務證券 21 | 1,248,747 | 821,482 |
| Derivative financial instruments | 衍生金融工具 15(b) | 342,238 | 443,714 |
| Other liabilities | 其他負債 | 1,394,737 | 1,177,114 |
| Deferred tax liabilities | 遞延稅項負債 | 558,523 | 496,785 |
| Subordinated notes issued | 已發行後償票據 22 | 1,555,213 | 1,544,304 |
| | | 85,077,948 | 84,275,034 |

| | | As at | |
|---------------------|------------|---|---|
| | | 30 June 2017 於二零一七年 六月三十日 HK\$'000 千港元 | 31 December 2016 於二零一六年 十二月三十一日 HK\$'000 千港元 |
| | Note 附註 | | |
| EQUITY | 權益 | | |
| Share capital | 股本 | 4,830,448 | 4,830,448 |
| Reserves | 儲備 | 7,238,563 | 6,542,186 |
| Shareholders' funds | 股東權益 | 12,069,011 | 11,372,634 |
| | | 97,146,959 | 95,647,668 |

Approved and authorised for issue by the Board of Directors on 8 August 2017.

經董事會於二零一七年八月八日通過及授權頒佈。

Ming-Chung (Daniel) TSAI

蔡明忠
Director
董事

Robert James KENRICK

甘禮傑
Director
董事

Raymond Wing Hung LEE

李永鴻
Director
董事

The notes on pages 12 to 57 form part of these financial statements.

載於第12至57頁之附註為此等財務報告之一部份。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動表(未經審核)

For the six months ended 30 June 2017 截至二零一七年六月三十日止之六個月

| | | Share capital | Regulatory reserve | Investment revaluation reserve | Premises revaluation reserve | Foreign exchange reserve | Retained earnings | Total equity |
|---|----------------------|-----------------------|-------------------------|--------------------------------|------------------------------|---------------------------|-------------------------|-------------------------|
| | | 股本 HK\$'000 千港元 | 法定儲備 HK\$'000 千港元 | 投資重估儲備 HK\$'000 千港元 | 物業重估儲備 HK\$'000 千港元 | 外幣換算儲備 HK\$'000 千港元 | 保留溢利 HK\$'000 千港元 | 權益總額 HK\$'000 千港元 |
| At 1 January 2016 | 於二零一六年一月一日 | 4,830,448 | 640,298 | 54,558 | 2,305,497 | (45,913) | 3,020,994 | 10,805,882 |
| Total comprehensive income for the period | 期內全面收益總額 | - | - | 13,617 | (710) | (40,339) | 231,083 | 203,651 |
| - Profit for the period | - 期內溢利 | - | - | - | - | - | 231,083 | 231,083 |
| - Other comprehensive income, of which: | - 其他全面收益，其中包括： | | | | | | | |
| - Available-for-sale financial assets: net movement in investment revaluation reserve | - 可供出售金融資產：投資重估儲備淨變動 | - | - | 13,617 | - | - | - | 13,617 |
| - Premises: net movement in premises revaluation reserve | - 物業：物業重估儲備淨變動 | - | - | - | (710) | - | - | (710) |
| - Exchange differences on translation of an associate | - 聯營公司外幣報表換算差額 | - | - | - | - | (40,339) | - | (40,339) |
| Transfer (to)/from retained earnings | 轉撥(至)/自保留溢利 | - | (94,177) | - | (29,316) | - | 123,493 | - |
| At 30 June 2016 | 於二零一六年六月三十日 | 4,830,448 | 546,121 | 68,175 | 2,275,471 | (86,252) | 3,375,570 | 11,009,533 |
| | | Share capital | Regulatory reserve | Investment revaluation reserve | Premises revaluation reserve | Foreign exchange reserve | Retained earnings | Total equity |
| | | 股本 HK\$'000 千港元 | 法定儲備 HK\$'000 千港元 | 投資重估儲備 HK\$'000 千港元 | 物業重估儲備 HK\$'000 千港元 | 外幣換算儲備 HK\$'000 千港元 | 保留溢利 HK\$'000 千港元 | 權益總額 HK\$'000 千港元 |
| At 1 January 2017 | 於二零一七年一月一日 | 4,830,448 | 527,417 | 46,656 | 2,295,786 | (180,829) | 3,853,156 | 11,372,634 |
| Total comprehensive income for the period | 期內全面收益總額 | - | - | 307,806 | 5,725 | 71,085 | 311,761 | 696,377 |
| - Profit for the period | - 期內溢利 | - | - | - | - | - | 311,761 | 311,761 |
| - Other comprehensive income, of which: | - 其他全面收益，其中包括： | | | | | | | |
| - Available-for-sale financial assets: net movement in investment revaluation reserve | - 可供出售金融資產：投資重估儲備淨變動 | - | - | 307,806 | - | - | - | 307,806 |
| - Premises: net movement in premises revaluation reserve | - 物業：物業重估儲備淨變動 | - | - | - | 5,725 | - | - | 5,725 |
| - Exchange differences on translation of an associate | - 聯營公司外幣報表換算差額 | - | - | - | - | 71,085 | - | 71,085 |
| Dilution on an associate | 於一家聯營公司的攤薄 | - | - | - | (2,442) | - | 2,442 | - |
| Transfer (to)/from retained earnings | 轉撥(至)/自保留溢利 | - | (49,914) | - | (35,469) | - | 85,383 | - |
| At 30 June 2017 | 於二零一七年六月三十日 | 4,830,448 | 477,503 | 354,462 | 2,263,600 | (109,744) | 4,252,742 | 12,069,011 |

The notes on pages 12 to 57 form part of these financial statements.

第12至57頁的附註構成該等財務報表的一部分。

CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)

簡明綜合現金流動表(未經審核)

For the six months ended 30 June 2017 截至二零一七年六月三十日止六個月

| | | For the six months ended 30 June 2017 截至二零一七年 六月三十日止六個月 HK\$'000 千港元 | For the six months ended 30 June 2016 截至二零一六年 六月三十日止六個月 HK\$'000 千港元 |
|---|---------------------|--|--|
| Net cash used in operations | 經營業務所用之現金淨額 | (5,162,294) | (1,563,512) |
| Tax paid | 已付稅項 | - | - |
| Net cash used in operating activities | 經營活動所用之現金淨額 | (5,162,294) | (1,563,512) |
| Net cash used in investing activities | 投資活動所用之現金淨額 | (53,250) | (76,880) |
| Net cash generated from financing activities | 融資活動產生之現金淨額 | 21,081 | 408,471 |
| Net decrease in cash and cash equivalents | 現金及現金等價物減少淨額 | (5,194,463) | (1,231,921) |
| Cash and cash equivalents as at 1 January | 於一月一日之現金及現金等價物 | 10,624,116 | 11,148,170 |
| Cash and cash equivalents as at 30 June | 於六月三十日之現金及現金等價物 | 5,429,653 | 9,916,249 |
| Cash flows from operating activities include: | 經營活動產生之現金流動包括： | | |
| Interest received | 已收利息 | 1,013,810 | 911,261 |
| Interest paid | 已付利息 | (408,276) | (351,823) |
| Dividends received | 已收股息 | 6,203 | 12,126 |
| Analysis of cash and cash equivalents: | 現金及現金等價物之分拆： | | |
| Cash and short term funds (Note 12) | 現金及短期資金(附註12) | 3,987,362 | 6,621,474 |
| Treasury bills | 國庫券 | | |
| - Trading assets | 一持作交易用途資產 | 1,997,396 | 1,999,807 |
| - Available-for-sale financial assets | 一可供出售金融資產 | 2,514,629 | 1,449,444 |
| Placements with banks and other financial institutions (Note 13) | 銀行同業及其他金融機構放款(附註13) | 1,870,165 | 2,674,332 |
| Amount shown in the consolidated statement of financial position | 綜合財務狀況表所示款項 | 10,369,552 | 12,745,057 |
| Less: Amount with an original maturity of over three months | 減：原本期限為三個月以上的數額 | (4,939,899) | (2,828,808) |
| Cash and cash equivalents in the consolidated cash flow statement | 綜合現金流動表中的現金及現金等價物 | 5,429,653 | 9,916,249 |

The notes on pages 12 to 57 form part of these financial statements.

第12至57頁的附註構成該等財務報表的一部分。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

1. ACTIVITIES AND CORPORATE AFFILIATION

The Bank, through its branches and subsidiaries, provides a range of banking, financial and related services.

The Directors consider the immediate parent and ultimate controlling party of the Group at 30 June 2017 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

This interim financial statements has been reviewed by the Audit Committee.

2. BASIS OF PREPARATION

The interim financial statements have been prepared in accordance with Hong Kong Accounting Standard (“HKAS”) 34, Interim financial reporting, issued by the HKICPA. It also contains the disclosure information required under the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority (“HKMA”). The interim financial statements should be read in conjunction with the annual financial statements for year ended 31 December 2016 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards (“HKFRSs”).

The preparation of the interim financial statements that conforms with HKAS 34 requires that management make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. In preparing this interim financial statements, the significant areas of judgment made by management in applying the Group’s accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2016.

The interim financial statements has been prepared in accordance with the same accounting policies adopted in the 2016 annual financial statements, which have been prepared in accordance with HKFRSs.

1. 業務及公司附屬集團

本行透過其分行及附屬公司提供一系列銀行、金融及相關服務。

董事認為，本集團於二零一七年六月三十日的直接母公司及最終控股方為富邦金融控股股份有限公司。該公司於中華民國註冊成立，為一家金融企業集團。

審核委員會已審閱本中期財務報表。

2. 編製基準

本中期財務報表乃根據香港會計師公會頒布的香港會計準則（「香港會計準則」）第34號「中期財務報告」而編制。其亦列載香港金融管理局（「金管局」）發出之銀行業（披露）規則所規定之披露資料。本中期財務報表須與按照所有適用的香港財務報告準則（「香港財務報告準則」）編制的截至二零一六年十二月三十一日止年度之年度財務報表一併參閱。

編製符合香港會計準則第34號之中期財務報表，需要管理層於採用政策及以截至結算日之方法列報資產、負債及收支時作出判斷、估計及假設。實際結果可能有別於該等估計。在編制本中期財務報表時，管理層於應用本集團之會計政策時做出之重要判斷及估計不確定因素的主要來源與截至二零一六年十二月三十一日止年度的綜合財務報表所採用者相同。

本中期財務報表乃根據按照香港財務報告準則編制的二零一六年年度財務報表採納之相同會計政策編制。

3. BASIS OF CONSOLIDATION

This interim financial statements covers the consolidated position of Fubon Bank (Hong Kong) Limited and all its subsidiaries, unless otherwise stated, and include the attributable share of results, reserves and net assets of its associates. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Notes (A) to (C).

The financial information relating to the financial year ended 31 December 2016 that is included in the interim financial statements as comparative information does not constitute the Bank's statutory annual consolidated financial statements for that financial year but is derived from those financial statements. Further information relating to these statutory financial statements disclosed in accordance with section 436 of the Hong Kong Companies Ordinance (Cap. 622) is as follows:

The Bank has delivered the financial statements for the year ended 31 December 2016 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

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

3. 綜合基準

除另有說明外，本中期財務報表包括富邦銀行（香港）有限公司及其所有附屬公司之綜合狀況，亦包括應佔聯營公司之業績、儲備及淨資產。為監管報告目的，其綜合基準有別於會計目的的綜合基準，詳情載於附註(A)至(C)。

本中期財務報表所載有關截至二零一六年十二月三十一日止年度的財務資料（作為比較資料）並不構成本行於該財政年度的法定年度綜合財務報表，惟摘錄自該等財務報表。根據香港公司條例（第622章）第436節披露的有關該等法定財務報表的進一步資料如下：

按照《公司條例》第662(3)條及附表6第3部的規定，本行已向公司註冊處遞交截至二零一六年十二月三十一日止年度的財務報表。

本行的核數師已就該等財務報表出具報告。核數師為無保留意見；且並無提述核數師在不出具保留意見的情況下以強調的方式提請使用者注意的任何事項；亦不包含根據《公司條例》第406(2)條、407(2)或(3)條作出的聲明。

4. INTEREST INCOME AND EXPENSE**(a) Interest income**

| | |
|--|---------------|
| Balances with banks and other financial institutions | 銀行同業及其他金融機構結餘 |
| Investment in securities | 證券投資 |
| Loans and advances | 借款及貸款 |
| Others | 其他 |

Interest income recognised on financial assets that are not measured at fair value through profit or loss amounted to HK\$1,052,332,000 (2016: HK\$929,004,000).

4. 利息收入及支出**(a) 利息收入**

For the six months ended
30 June 2017 30 June 2016
 截至二零一七年 截至二零一六年
 六月三十日止 六月三十日止
 六個月 六個月
HK\$'000 **HK\$'000**
 千港元 千港元

| | |
|------------------|---------|
| 60,727 | 22,348 |
| 435,650 | 378,565 |
| 551,534 | 530,637 |
| 5,098 | 4,676 |
| 1,053,009 | 936,226 |

就非通過損益以反映公平價值之金融資產確認之利息收入為1,052,332,000港元(二零一六年：929,004,000港元)。

4. INTEREST INCOME AND EXPENSE (CONTINUED)

(b) Interest expense

| | |
|--|-------------------|
| Deposits from customers | 客戶存款 |
| Deposits and balances of banks and other financial institutions | 銀行同業及其他金融機構的存款及結餘 |
| Financial assets sold under repurchase agreements | 購回協議項下出售的金融資產 |
| Certificates of deposit, debt securities and subordinated debts issued | 已發行存款證、債務證券、後償債務 |
| Others | 其他 |

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$451,419,000 (2016: HK\$359,880,000).

4. 利息收入及支出(續)

(b) 利息支出

| For the six months ended | |
|--------------------------|--------------|
| 30 June 2017 | 30 June 2016 |
| 截至二零一七年 | 截至二零一六年 |
| 六月三十日止 | 六月三十日止 |
| 六個月 | 六個月 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 277,794 | 211,874 |
| 13,354 | 8,804 |
| 85,996 | 80,171 |
| 79,077 | 67,605 |
| 2,311 | 1,853 |
| 458,532 | 370,307 |

就非通過損益以反映公平價值之金融負債確認之利息支出為451,419,000港元(二零一六年: 359,880,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

| | |
|--|-------------------|
| Fee and commission income arising from: | 由以下業務所產生的費用及佣金收入： |
| Credit related services | 信貸業務 |
| Trade finance services | 貿易融資業務 |
| Credit card services | 信用卡業務 |
| Securities brokerage and investment services | 證券經紀及投資服務 |
| Insurance services | 保險業務 |
| Unit trust services | 信託基金業務 |
| Others | 其他 |

| | |
|---|--------------------------|
| of which: | 其中： |
| Fee and commission income arising from: | 費用及佣金收入來自： |
| – Financial assets or financial liabilities which are not measured at fair value through profit or loss | – 非通過損益以反映公平價值之金融資產或金融負債 |
| – Trust or other fiduciary activities | – 信託或其他受託業務 |

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group hold assets or invest on behalf of customers.

5. 費用及佣金收入及支出

(a) 費用及佣金收入

For the six months ended

| 30 June 2017 | 30 June 2016 |
|---------------|---------------|
| 截至二零一七年六月三十日止 | 截至二零一六年六月三十日止 |
| 之六個月 | 之六個月 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |

| | |
|----------------|---------|
| | |
| 23,763 | 29,690 |
| 5,914 | 6,230 |
| 64,995 | 72,462 |
| 14,064 | 10,632 |
| 73,467 | 86,570 |
| 24,806 | 19,783 |
| 7,128 | 6,444 |
| 214,137 | 231,811 |
| | |
| 92,635 | 105,755 |
| 836 | 599 |

費用及佣金收入來自信託及其他受託業務，與本集團就資產管理業務中代表其客戶持有資產或進行資產投資所收取的相關費用。

5. FEE AND COMMISSION INCOME AND EXPENSE (CONTINUED)

(b) Fee and commission expense

5. 費用及佣金收入及支出 (續)

(b) 費用及佣金支出

| | | For the six months ended | |
|---|--------------------------|--------------------------|--------------|
| | | 30 June 2017 | 30 June 2016 |
| | | 截至二零一七年 | 截至二零一六年 |
| | | 六月三十日止 | 六月三十日止 |
| | | 之六個月 | 之六個月 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Handling fees and commission | 手續費及佣金 | 35,217 | 29,249 |
| Other fees paid | 其他已付費用 | 12,992 | 19,062 |
| | | 48,209 | 48,311 |
| of which: | 其中： | | |
| Fee and commission expense arising from: | 費用及佣金支出來自： | | |
| – Financial assets or financial liabilities which are not measured at fair value through profit or loss | — 非通過損益以反映公平價值之金融資產或金融負債 | 47,168 | 47,376 |

6. OTHER OPERATING INCOME

6. 其他營運收入

| | | For the six months ended | |
|---|----------------------------------|---------------------------------|---------------------|
| | | 30 June 2017 | 30 June 2016 |
| | | 截至二零一七年 | 截至二零一六年 |
| | | 六月三十日止 | 六月三十日止 |
| | | 之六個月 | 之六個月 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Gains less losses from dealing | 交易收益減虧損 | | |
| – Foreign currencies | – 外匯 | (23,946) | (22,629) |
| – Trading assets | – 持作交易用途資產 | 7,906 | 32,804 |
| – Other dealing activities * | – 其他買賣交易 * | 6,223 | 9,089 |
| – Short selling activities | – 賣空交易 | (116) | 151 |
| | | (9,933) | 19,415 |
| Net hedging (loss)/income from fair value hedges | 公平價值對沖之淨對沖(虧損)/收入 | | |
| Net gain/(loss) on hedged items attributable to the hedged risk | 與對沖風險相關之被對沖項目之淨收益/(虧損) | 6,369 | (2,767) |
| Net (loss)/gain on hedging instruments | 對沖工具之淨(虧損)/收益 | (11,007) | 5,936 |
| | | (4,638) | 3,169 |
| Net gain on other financial instruments designated at fair value through profit or loss | 指定為通過收益以反映公平價值之其他金融工具之淨收益 | | |
| Revaluation gain on other financial instruments designated at fair value through profit or loss | 指定為通過損益以反映公平價值之其他金融工具之重估收益 | 4,434 | 5,166 |
| | | 4,434 | 5,166 |
| Revaluation loss on derivative financial instruments | 衍生金融工具之重估虧損 | (4,022) | (33,056) |
| Dividend income from unlisted available-for-sale financial assets | 可供出售非上市金融資產之股息收入 | 6,203 | 12,126 |
| Rental income | 租金收入 | 202 | 111 |
| Others | 其他 | 8,031 | 6,357 |
| | | 277 | 13,288 |

* Other dealing activities include customer-driven dealing in derivative financial instruments including equity linked notes, options and structured deposit products.

* 其他買賣交易包括客戶買賣衍生金融工具，包括股票掛鈎票據、期權及結構性存款產品。

7. OPERATING EXPENSES

7. 營運支出

| | | For the six months ended | |
|---|-------------|---------------------------------|--------------|
| | | 30 June 2017 | 30 June 2016 |
| | | 截至二零一七年 | 截至二零一六年 |
| | | 六月三十日止 | 六月三十日止 |
| | | 之六個月 | 之六個月 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Salaries and other staff costs | 薪金及其他僱員成本 | 293,459 | 286,595 |
| Premises and other fixed assets | 物業及其他固定資產 | | |
| Rental of premises | 物業租金 | 21,957 | 20,939 |
| Depreciation (Note 17) | 折舊(附註17) | 65,068 | 64,301 |
| Others | 其他 | 8,557 | 8,355 |
| Auditors' remuneration | 核數師酬金 | 1,964 | 1,617 |
| Other operating expenses | 其他營運支出 | | |
| Business promotion | 業務推廣 | 11,204 | 15,991 |
| Legal and professional fees | 法律顧問費用 | (1,866) | 5,450 |
| Communication | 通訊 | 14,587 | 14,938 |
| Electronic data processing and computer systems | 電子資料處理及電腦系統 | 26,794 | 32,039 |
| Others | 其他 | 27,102 | 21,418 |
| | | 468,826 | 471,643 |

8. CHARGED FOR/(WRITE BACK OF) IMPAIRMENT LOSSES ON AVAILABLE-FOR-SALE FINANCIAL ASSETS

8. 可供出售金融資產減值虧損之扣除／(回撥)

As at 30 June 2017, certain of the Group's available-for-sale equity securities with a fair value of HK\$36.9 million (31 December 2016: HK\$40.9 million) were individually determined to be impaired on the basis of a significant or prolonged decline in fair value below cost. Impairment losses on these investments of HK\$849,000 (for the six months ended 30 June 2016: HK\$3,844,000) were recognised in profit or loss during the period. The Bank disposed of certain investments in structured investment vehicles, which were fully impaired, during the period ended 30 June 2016 and recorded a write back of impairment losses of HK\$30,834,000.

於二零一七年六月三十日，本集團若干可供出售股本證券因其公平價值長期或大幅低於成本而被個別釐定為已減值證券，該等權益證券的公平價值為36,900,000港元(二零一六年十二月三十一日：40,900,000港元)。該等投資的減值虧損849,000港元(截至二零一六年六月三十日止之六個月：3,844,000港元)已於期內於損益中確認。本行於截至二零一六年六月三十日止之期間內出售若干結構性投資工具(已悉數減值)，並錄得減值虧損回撥30,834,000港元。

9. NET GAINS ON DISPOSALS OF AVAILABLE-FOR-SALE FINANCIAL ASSETS

| | |
|--|----------------------------|
| Realisation of revaluation surplus previously recognised in the investment revaluation reserve (Note 11) | 過往於投資重估儲備內確認之重估盈餘之變現(附註11) |
| Net gains arising in the current period | 期內產生之淨收益 |

9. 出售可供出售金融資產之淨收益

For the six months ended
30 June 2017 30 June 2016
 截至二零一七年 截至二零一六年
 六月三十日止 六月三十日止
 之六個月 之六個月
HK\$'000 **HK\$'000**
 千港元 千港元

| | |
|--------------|-------|
| | |
| (233) | 2,142 |
| 1,330 | 3,394 |
| 1,097 | 5,536 |

10. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

The provision for Hong Kong Profits Tax for 2017 is calculated at 16.5% (2016: 16.5%) of the estimated assessable profits for the six months ended 30 June 2017.

10. 綜合全面收益表內的稅項

二零一七年之香港利得稅撥備乃根據截至二零一七年六月三十日止之六個月之評估應課稅溢利之16.5% (二零一六年：16.5%)計算。

For the six months ended
30 June 2017 30 June 2016
 截至二零一七年 截至二零一六年
 六月三十日止 六月三十日止
 之六個月 之六個月
HK\$'000 **HK\$'000**
 千港元 千港元

| | |
|-------------------------------------|--------------|
| Current tax – Hong Kong Profits Tax | 即期稅項 – 香港利得稅 |
| Current tax – Overseas Tax | 即期稅項 – 海外稅項 |
| Deferred tax | 遞延稅項 |

| | |
|---------------|--------|
| 43,832 | 28,795 |
| 8,628 | – |
| 7,729 | 12,766 |
| 60,189 | 41,561 |

11. OTHER COMPREHENSIVE INCOME

11. 其他全面收益

| | | For the six months ended | |
|---|-----------------------|---------------------------------|--------------|
| | | 30 June 2017 | 30 June 2016 |
| | | 截至二零一七年 | 截至二零一六年 |
| | | 六月三十日止 | 六月三十日止 |
| | | 之六個月 | 之六個月 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Available-for-sale financial assets: | 可供出售金融資產： | | |
| Changes in fair value recognised during the period | 期內確認之公平價值變動 | 370,076 | 38,928 |
| Amounts transferred to profit or loss: | 轉撥至損益之金額： | | |
| – gain/(loss) on disposal (Note 9) | – 出售收益／(虧損) (附註9) | 233 | (2,142) |
| – impairment losses | – 減值虧損 | – | 411 |
| Share of changes in fair value of available-for-sale financial assets held by an associate | 應佔聯營公司之可供出售金融資產公平價值變動 | (4,332) | (16,976) |
| Deferred taxation | 遞延稅項 | (58,171) | (6,604) |
| Net movement in the investment revaluation reserve during the period recognised in other comprehensive income | 期內於其他全面收益確認之投資重估儲備淨變動 | 307,806 | 13,617 |

12. CASH AND SHORT-TERM FUNDS

| | |
|----------------------------------|-----------|
| Cash in hand | 現金 |
| Balances with the HKMA | 金管局結餘 |
| Balances with banks | 銀行同業之結餘 |
| Money at call and short notice * | 通知及短期存款 * |

* Money at call and short notice represents deposits of up to a maximum of one month maturity from the end of reporting period.

12. 現金及短期資金

| As at | |
|------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 114,637 | 112,260 |
| 442,429 | 1,092,433 |
| 572,067 | 552,853 |
| 2,858,229 | 4,262,068 |
| 3,987,362 | 6,019,614 |

* 通知及短期存款指由報告期末起計最長一個月到期之存款。

13. BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

| | |
|---------------------------------------|-----------------|
| Placement with banks maturing within: | 以下期間內到期之銀行同業放款： |
| - 1 month or less | - 一個月或以下 |
| - 3 months or less but over 1 month | - 三個月或以下惟一個月以上 |
| - 1 year or less but over 3 months | - 一年或以下惟三個月以上 |

| | |
|--|----------|
| Advances to other financial institutions | 其他金融機構貸款 |
|--|----------|

13. 銀行同業及其他金融機構結餘

| As at | |
|------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| - | 94 |
| 911,070 | 2,337,305 |
| 568,822 | 926,834 |
| 1,479,892 | 3,264,233 |
| 390,273 | - |
| 1,870,165 | 3,264,233 |

14. SEGMENT REPORTING

Segment information is presented in respect of the Group's operating segments which are the components of the Group about which separate financial information is available and evaluated regularly by the Chief Executive Officer and Managing Director in deciding how to allocate resources and in assessing performance.

Operating segments

The Bank and its subsidiaries are principally engaged in the provision of banking and related financial services. Reportable segments of the Group are set out below.

Retail Banking business comprises Consumer Finance activities including credit card merchant acquiring, provision of credit card advances, mortgage lending and other consumer lending and Wealth Management services such as the sales and distribution of insurance products, investment products and securities brokerage to wealth management clients and provision of banking services to the mass market segment.

Institutional Banking comprises the Corporate Banking business, the Commercial Banking business and the Financial Institutions business, covering the provision of services including corporate lending, syndicated loan, trade financing and deposit to large corporate, small and medium enterprises in Hong Kong and the Mainland China.

Financial Markets mainly engages in trading foreign exchange and fixed income securities; the marketing of investment products to non-bank enterprises and managing the Group's investment portfolio. Moreover, it also manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Group.

14. 分部資料

分部資料乃根據本集團的經營分部編製。本集團之經營分部為本集團之組成部份，相關之財務資料可被獨立地提供以及行政總裁及董事總經理用作定期評估以決定如何分配資源和評核表現。

經營分部

本行及其附屬公司之主要業務為提供銀行及相關之金融服務。本集團可申報經營分部載列如下。

零售銀行業務包括消費金融業務及財富管理服務，前者包括信用卡商戶服務、信用卡信貸服務、按揭貸款及其他消費信貸，後者包括向財富管理客戶提供銷售和分銷保險產品、投資產品及證券經紀服務以及向大眾市場分部提供銀行服務。

企業及機構銀行包括企業銀行業務、商業銀行業務以及金融機構業務，涵蓋向香港及中國大陸大中小型企業提供企業借貸、銀團貸款、貿易融資及存款服務。

金融市場主要從事外匯及定息證券交易活動；向非銀行企業銷售投資產品及管理本集團投資組合。此外，其亦對本集團整體資金及銀行活動所產生的流動性及利率風險狀況進行管理。

14. SEGMENT REPORTING (CONTINUED)**Segment results, assets and liabilities**

For the purpose of segmental analysis, the allocation of revenue reflects the benefits of capital and other funding resources allocated to the operating segments by way of internal capital allocation and fund transfer-pricing mechanisms. To reflect the benefit of joint efforts of two operating segments on a third party fee-related transaction, operating income derived from the transaction is split and recorded with jointly agreed splitting ratio in the relevant operating segments.

Cost allocation is based on the direct costs incurred by the respective operating segments. For consistency with internal management reporting, there is no apportionment of central management overheads and only wholly and directly attributable costs of support units are charged to the respective operating segments. Rental charges at market rates for usage of premises are reflected in “Operating Expenses” and “Inter-segment Expenses” for the respective operating segments.

Segment assets mainly include advances to customers less impairment, investment in securities and financial instruments, inter-bank placements, current assets and premises attributable to the operating segments.

Segment liabilities mainly include deposits from customers, certificates of deposit and debt securities issued, inter-bank borrowings, and accruals attributable to the operating segments.

In addition to receiving segment information concerning profit before taxation, management is provided with segment information concerning revenue, interest expense, depreciation, amortisation, impairment losses and additions to non-current segment assets used by the segments in their operations.

14. 分部資料(續)**分部業績、資產及負債**

按分部分析下之收入劃分，是反映各經營分部，透過內部資本分配和資金調撥機制獲分派之資本及其他資金所賺取之回報。為反映兩個經營分部在第三方非利息收入相關交易上共同努力所賺取之回報，從這交易上所賺取之營運收入會按共同協定之拆分比率拆分並記錄在相關之經營分部。

成本分配則以各經營分部之直接成本計算。為與內部管理報告一致，中央管理費用不被分攤，只有完全及直接可歸因於各經營分部的後勤部門費用，在各經營部門扣除。各經營分部使用物業，按市值計算之租金反映於各經營分部之「營運支出」及「跨分部支出」內。

分部資產主要包括各經營分部應佔客戶貸款減減值、證券及金融工具投資、銀行同業放款、流動資產及物業。

分部負債主要包括各經營分部應佔客戶存款、已發行存款證、已發行債務證券、銀行同業存款及應計款項。

除了分部資料中的除稅前溢利資料外，管理層亦獲提供有關收入、利息支出、折舊、攤銷、減值虧損及用於分部運作的新增非流動分部資產。

14. SEGMENT REPORTING (CONTINUED)**Segment results, assets and liabilities (continued)**

Unallocated items mainly comprise the central management unit, management of strategic investments, premises and property management and other activities which cannot be reasonably allocated to specific business segments.

14. 分部資料(續)**分部業績、資產及負債(續)**

未分配項目主要包括中央管理單位、策略投資管理、樓宇及物業管理以及其他未能合理分配到特定業務類別的活動。

For the six months ended 30 June 2017

截至二零一七年六月三十日止之六個月

| | | Retail Banking 零售銀行 HK\$'000 千港元 | Institutional Banking 企業及 機構銀行 HK\$'000 千港元 | Financial Markets 金融市場 HK\$'000 千港元 | Reportable Segments Total 可申報 分部總額 HK\$'000 千港元 |
|--|-----------------------|---|---|--|--|
| Net interest income | 淨利息收入 | 199,835 | 194,234 | 199,677 | 593,746 |
| Other operating income/(loss) from external customers | 源自外界客戶 其他營運收入／(虧損) | 209,595 | 27,248 | (32,240) | 204,603 |
| Fee and commission expense | 費用及佣金支出 | (40,147) | (375) | (5,458) | (45,980) |
| Other operating income | 其他營運收入 | 169,448 | 26,873 | (37,698) | 158,623 |
| Operating income | 營運收入 | 369,283 | 221,107 | 161,979 | 752,369 |
| Operating expenses | 營運支出 | (180,948) | (42,661) | (29,237) | (252,846) |
| Inter-segment expenses | 跨分部支出 | (33,580) | (3,692) | (1,329) | (38,601) |
| Operating profit before gains and impairment losses | 未計收益及減值虧損前 經營溢利 | 154,755 | 174,754 | 131,413 | 460,922 |
| Impairment losses on advances to customers | 客戶貸款減值虧損 | (13,100) | (10,874) | – | (23,974) |
| Impairment losses on other assets | 其他資產減值虧損 | – | (6,270) | – | (6,270) |
| Net gains on disposals of available-for-sale financial assets | 出售可供出售金融資產 淨收益 | – | – | 1,097 | 1,097 |
| Profit before taxation | 除稅前溢利 | 141,655 | 157,610 | 132,510 | 431,775 |
| Operating expenses – depreciation | 營運支出－折舊 | (9,576) | (465) | (1,296) | (11,337) |
| As at 30 June 2017 於二零一七年六月三十日 | | | | | |
| Segment assets | 分部資產 | 23,007,311 | 25,903,010 | 43,864,279 | 92,774,600 |
| Segment liabilities | 分部負債 | 46,117,309 | 17,083,340 | 20,243,772 | 83,444,421 |

14. SEGMENT REPORTING (CONTINUED)

14. 分部資料(續)

Segment results, assets and liabilities (continued)

分部業績、資產及負債(續)

| | | For the six months ended 30 June 2016 截至二零一六年六月三十日止之六個月 | | | |
|---|---------------------|--|--|---|---|
| | | Retail Banking 零售銀行 HK\$'000 千港元 | Institutional Banking 企業及 機構銀行 HK\$'000 千港元 | Financial Markets 金融市場 HK\$'000 千港元 | Reportable Segments Total 可申報 分部總計 HK\$'000 千港元 |
| Net interest income | 淨利息收入 | 190,020 | 204,916 | 170,007 | 564,943 |
| Other operating income from external customers | 源自外界客戶 其他營運收入 | 227,755 | 2,691 | 237 | 230,683 |
| Fee and commission expense | 費用及佣金支出 | (42,662) | (126) | (3,617) | (46,405) |
| Other operating income | 其他營運收入 | 185,093 | 2,565 | (3,380) | 184,278 |
| Operating income | 營運收入 | 375,113 | 207,481 | 166,627 | 749,221 |
| Operating expenses | 營運支出 | (185,541) | (42,528) | (29,751) | (257,820) |
| Inter-segment expenses | 跨分部支出 | (33,312) | (3,553) | (1,268) | (38,133) |
| Operating profit before gains and impairment losses | 未計收益及減值 虧損前經營溢利 | 156,260 | 161,400 | 135,608 | 453,268 |
| Impairment losses on advances to customers | 客戶貸款減值虧損 | (27,407) | (121,425) | – | (148,832) |
| Write back of impairment losses on available-for-sale financial assets | 可供出售金融資產 減值虧損之回撥 | – | – | 30,834 | 30,834 |
| Impairment losses on other assets | 其他資產減值虧損 | – | (7,415) | – | (7,415) |
| Net gains on disposals of available-for-sale financial assets | 出售可供出售金融 資產淨收益 | – | – | 5,536 | 5,536 |
| Profit before taxation | 除稅前溢利 | 128,853 | 32,560 | 171,978 | 333,391 |
| Operating expenses – depreciation | 營運支出 – 折舊 | (8,228) | (1,300) | (1,083) | (10,611) |
| As at 31 December 2016 於二零一六年十二月三十一日 | | | | | |
| Segment assets | 分部資產 | 23,585,544 | 22,916,357 | 45,228,269 | 91,730,170 |
| Segment liabilities | 分部負債 | 46,272,846 | 17,035,032 | 19,367,602 | 82,675,480 |

14. SEGMENT REPORTING (CONTINUED)**Reconciliation of Reportable Segment Revenue, Profit & Loss, Assets & Liabilities**

| Revenues | 收入 |
|---|-----------|
| Reportable segment operating income | 可申報分部營運收入 |
| Elimination of inter-segment operating income | 跨分部營運收入抵銷 |
| Unallocated operating income | 未分配營運收入 |
| Consolidated operating income | 綜合營運收入 |

14. 分部資料(續)**可申報分部收入、損益、資產及負債之對賬****For the six months ended**

| 30 June | 30 June |
|-----------------|-----------------|
| 2017 | 2016 |
| 截至二零一七年 | 截至二零一六年 |
| 六月三十日止 | 六月三十日止 |
| 之六個月 | 之六個月 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |

| | |
|-----------------|----------|
| 752,369 | 749,221 |
| (52,675) | (51,286) |
| 60,988 | 64,772 |
| 760,682 | 762,707 |

14. SEGMENT REPORTING (CONTINUED)

Reconciliation of Reportable Segment Revenue, Profit & Loss, Assets & Liabilities (continued)

Profit before taxation

Reportable segment profit before taxation

Unallocated operating income

Unallocated operating expenses

Write back of impairment losses on advances to customers

Impairment losses on available-for-sale financial assets

Write back of impairment losses on assets acquired under lending agreements

Dilution loss arising from investment in an associate

Share of profits of an associate

Net losses on disposals of fixed assets

Consolidated profit before taxation

除稅前溢利

可申報分部除稅前溢利

未分配營運收入

未分配營運支出

客戶貸款減值虧損之回撥

可供出售金融資產減值虧損

根據貸款協議所得資產減值虧損之回撥

在聯營公司的投資所產生的攤薄虧損

應佔聯營公司溢利

出售固定資產淨虧損

綜合除稅前溢利

14. 分部資料(續)

可申報分部收入、損益、資產及負債之對賬(續)

For the six months ended

30 June

30 June

2017

2016

截至二零一七年

截至二零一六年

六月三十日止

六月三十日止

之六個月

之六個月

HK\$'000

HK\$'000

千港元

千港元

431,775

333,391

60,988

64,772

(230,054)

(226,976)

-

1,898

(849)

(3,844)

450

-

(17,969)

-

127,618

103,431

(9)

(28)

371,950

272,644

14. SEGMENT REPORTING (CONTINUED)

Reconciliation of Reportable Segment Revenue, Profit & Loss, Assets & Liabilities (continued)

Assets

| | |
|---------------------------|----------|
| Reportable segment assets | 資產 |
| Unallocated fixed assets | 可申報分部資產 |
| Interests in associates | 未分配固定資產 |
| Unallocated other assets | 於聯營公司之權益 |
| | 未分配其他資產 |
| Consolidated total assets | 綜合資產總額 |

Liabilities

| | |
|--------------------------------|---------|
| Reportable segment liabilities | 負債 |
| Unallocated other liabilities | 可申報分部負債 |
| | 未分配其他負債 |
| Consolidated total liabilities | 綜合負債總額 |

14. 分部資料(續)

可申報分部收入、損益、資產及負債之對賬(續)

| As at | |
|-------------------|---------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年 六月三十日 | 於二零一六年 十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 92,774,600 | 91,730,170 |
| 1,421,555 | 1,422,876 |
| 2,221,179 | 2,129,493 |
| 729,625 | 365,129 |
| 97,146,959 | 95,647,668 |

| As at | |
|-------------------|---------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年 六月三十日 | 於二零一六年 十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 83,444,421 | 82,675,480 |
| 1,633,527 | 1,599,554 |
| 85,077,948 | 84,275,034 |

14. SEGMENT REPORTING (CONTINUED)**Geographical information**

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Bank responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2017 and 2016, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Bank located in Hong Kong. Except for the share of profits from an associate in Mainland China, no single country or geographic segment other than Hong Kong contributes 10% or more of the Group's assets, liabilities, profit or loss before taxation, total operating income or contingent liabilities and commitments.

Major Customers

For the six months ended 30 June 2017 and 2016, no single customer or a group of customers under common control contributes 10% or more of the Group's revenues.

15. DERIVATIVE FINANCIAL INSTRUMENTS**(a) Notional amounts of derivative financial instruments**

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices. The notional amounts of these instruments indicate the volume of transactions outstanding as at the end of reporting period and do not represent amounts at risk. The following is a summary of the notional amounts of each significant type of derivatives entered into by the Group:

14. 分部資料(續)**區域資料**

區域資料乃基於附屬公司的主要營運地點或負責申報業績或將資產入賬之本行分行位置、客戶位置及資產位置予以披露。截至二零一七年及二零一六年六月三十日止之六個月，本集團所有營運收入及除稅前溢利均來自位於香港之本行分行及附屬公司入賬之資產所產生，除應佔一間位於中國大陸的聯營公司之溢利外，並無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、總營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零一七年及二零一六年六月三十日止之六個月，並無單一客戶或共同控制之一組客戶佔本集團收入10%或以上。

15. 衍生金融工具**(a) 衍生金融工具之名義金額**

此等衍生工具指其價值視乎一項或多項有關資產或指數之價值而定之金融合約。此等工具之名義金額顯示於結算日尚未平倉之交易量，而並非代表涉及風險金額。以下為本集團訂立之各主要類型衍生工具之名義金額之概要：

15. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

15. 衍生金融工具(續)

(a) Notional amounts of derivative financial instruments (continued)

(a) 衍生金融工具之名義金額(續)

| | | 30 June 2017 於二零一七年六月三十日 | | | | As at 31 December 2016 於二零一六年十二月三十一日 | | | |
|---------------------------|--------|---|-----------------------------------|------------------|------------|---|-----------------------------------|------------------|------------|
| | | Managed in conjunction with financial instruments designated at | | | | Managed in conjunction with financial instruments designated at | | | |
| | | Qualifying for hedge accounting | fair value through profit or loss | Held for trading | Total | Qualifying for hedge accounting | fair value through profit or loss | Held for trading | Total |
| | | 就指定為 | 通過損益以反映公平價值 | 持作交易 | 總額 | 就指定為 | 通過損益以反映公平價值 | 持作交易 | 總額 |
| | | 合資格採用對沖會計法 | 之金融工具共同進行管理 | 用途 | 總額 | 合資格採用對沖會計法 | 之金融工具共同進行管理 | 用途 | 總額 |
| | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 |
| Exchange rate derivatives | 匯率衍生工具 | | | | | | | | |
| – Forwards | 一遠期 | - | - | 8,841,208 | 8,841,208 | - | - | 9,187,367 | 9,187,367 |
| – Swaps | 一掉期 | - | - | 17,830,382 | 17,830,382 | - | - | 14,699,440 | 14,699,440 |
| – Options purchased | 一購入期權 | - | - | 550,843 | 550,843 | - | - | 759,505 | 759,505 |
| – Options written | 一沽出期權 | - | - | 550,843 | 550,843 | - | - | 759,505 | 759,505 |
| | | - | - | 27,773,276 | 27,773,276 | - | - | 25,405,817 | 25,405,817 |
| Interest rate derivatives | 利率衍生工具 | | | | | | | | |
| – Swaps | 一掉期 | 14,580,237 | - | 5,215,089 | 19,795,326 | 12,115,532 | 397,588 | 5,958,244 | 18,471,364 |
| | | 14,580,237 | - | 5,215,089 | 19,795,326 | 12,115,532 | 397,588 | 5,958,244 | 18,471,364 |
| Equity derivatives | 股票衍生工具 | | | | | | | | |
| – Options purchased | 一購入期權 | - | - | 63,041 | 63,041 | - | - | 21,076 | 21,076 |
| – Options written | 一沽出期權 | - | - | 63,041 | 63,041 | - | - | 21,076 | 21,076 |
| | | - | - | 126,082 | 126,082 | - | - | 42,152 | 42,152 |
| Total | 總額 | 14,580,237 | - | 33,114,447 | 47,694,684 | 12,115,532 | 397,588 | 31,406,213 | 43,919,333 |

15. DERIVATIVE FINANCIAL INSTRUMENTS (CONTINUED)

(a) Notional amounts of derivative financial instruments (continued)

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

Derivatives reported as qualifying for hedge accounting represent hedging instruments designated as hedges under HKAS 39.

(b) Fair value and credit risk-weighted amounts of derivatives

15. 衍生金融工具 (續)

(a) 衍生金融工具之名義金額 (續)

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

報告為合資格採用對沖會計法之衍生工具指根據香港會計準則第39號指定作為對沖之對沖工具。

(b) 衍生工具之公平價值及信貸風險加權金額

| | | As at | | | | | |
|---------------------------|--------|--------------|-------------|----------|------------------|-------------|----------|
| | | 30 June 2017 | | | 31 December 2016 | | |
| | | 於二零一七年六月三十日 | | | 於二零一六年十二月三十一日 | | |
| | | Credit risk- | | | Credit risk- | | |
| | | Fair value | Fair value | weighted | Fair value | Fair value | weighted |
| | | assets | liabilities | amount | assets | liabilities | amount |
| | | 公平價值 | 公平價值 | 信貸風險 | 公平價值 | 公平價值 | 信貸風險 |
| | | 資產 | 負債 | 加權金額 | 資產 | 負債 | 加權金額 |
| | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 |
| Exchange rate derivatives | 匯率衍生工具 | 503,029 | 94,062 | 156,224 | 586,825 | 181,042 | 206,754 |
| Interest rate derivatives | 利率衍生工具 | 140,485 | 247,130 | 94,588 | 166,303 | 262,556 | 113,424 |
| Equity derivatives | 股票衍生工具 | 1,046 | 1,046 | - | 116 | 116 | - |
| | | 644,560 | 342,238 | 250,812 | 753,244 | 443,714 | 320,178 |

The above amounts are shown on a gross basis without taking into account the effect of any bilateral netting arrangements.

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES**(a) Advances to customers less impairment allowances**

| | |
|------------------------------------|----------|
| Gross advances to customers | 客戶貸款總額 |
| Less: Impairment allowances | 減：減值撥備 |
| – Individual impairment allowances | – 個別減值撥備 |
| – Collective impairment allowance | – 綜合減值撥備 |

| | |
|--|--------------|
| At 1 January 2017 | 於二零一七年一月一日 |
| Impairment losses charged to profit or loss | 於損益賬扣除之減值虧損 |
| Impairment losses released to profit or loss | 於損益賬撥回之減值虧損 |
| Amounts written off | 撇賬金額 |
| Recoveries of advances written off in previous years | 過去年度已撇賬貸款之收回 |
| At 30 June 2017 | 於二零一七年六月三十日 |

16. 客戶貸款減減值撥備**(a) 客戶貸款減減值撥備**

| As at | |
|-------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 45,222,076 | 43,577,597 |
| (145,193) | (149,919) |
| (119,675) | (108,839) |
| 44,957,208 | 43,318,839 |

(b) Movement in impairment allowances on advances to customers**(b) 客戶貸款減值撥備變動**

| For the six months ended 30 June 2017 | |
|---------------------------------------|---------------------------------|
| 截至二零一七年六月三十日止之六個月 | |
| Individual impairment allowances | Collective impairment allowance |
| 個別減值撥備 | 綜合減值撥備 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 149,919 | 108,839 |
| 45,735 | 10,836 |
| (32,599) | – |
| (22,458) | – |
| 4,596 | – |
| 145,193 | 119,675 |

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(b) Movement in impairment allowances on advances to customers (continued)

| | |
|--|---------------|
| At 1 January 2016 | 於二零一六年一月一日 |
| Impairment losses charged to profit or loss | 於損益賬扣除之減值虧損 |
| Impairment losses released to profit or loss | 於損益賬撥回之減值虧損 |
| Amounts written off | 撇賬金額 |
| Recoveries of advances written off in previous years | 過去年度已撇賬貸款之收回 |
| At 31 December 2016 | 於二零一六年十二月三十一日 |

16. 客戶貸款減減值撥備(續)

(b) 客戶貸款減減值撥備變動(續)

| For the year ended 31 December 2016 截至二零一六年十二月三十一日止年度 | |
|---|--|
| Individual impairment allowances 個別減值撥備 HK\$'000 千港元 | Collective impairment allowance 綜合減值撥備 HK\$'000 千港元 |
| 34,470 | 40,930 |
| 165,315 | 68,010 |
| (8,933) | (101) |
| (46,644) | – |
| 5,711 | – |
| 149,919 | 108,839 |

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(c) Advances to customers analysed by industry sector

Advances to customers analysed by industry sector and the coverage of collateral is as follows. The economic sector analysis is based on the categories and definitions used by the HKMA:

16. 客戶貸款減減值撥備(續)

(c) 按行業分類的客戶貸款

按行業及有抵押貸款的客戶
貸款總額分析如下。經濟行
業分析乃基於金管局所採用
的類別及定義：

| | | As at | | | |
|--------------------------------------|------------|--------------------------|-----------------------|--------------------------|-----------------------|
| | | 30 June 2017 | | 31 December 2016 | |
| | | 於二零一七年六月三十日 | | 於二零一六年十二月三十一日 | |
| | | % of gross loans | | % of gross loans | |
| | | Gross loans and advances | covered by collateral | Gross loans and advances | covered by collateral |
| | | 有抵押之貸款 | | 有抵押之貸款 | |
| | | 借款及 | 佔貸款總額之 | 借款及 | 佔貸款總額之 |
| | | 貸款總額 | 百分比 | 貸款總額 | 百分比 |
| | | HK\$'000 | % | HK\$'000 | % |
| | | 千港元 | 百分比 | 千港元 | 百分比 |
| Gross advances for use in Hong Kong | 在香港使用的貸款總額 | | | | |
| Industrial, commercial and financial | 工商金融 | | | | |
| – Property development | – 物業發展 | 3,566,093 | 20.37 | 3,756,167 | 34.25 |
| – Property investment | – 物業投資 | 9,130,348 | 90.22 | 9,852,120 | 93.68 |
| – Financial concerns | – 金融企業 | 3,190,228 | 4.91 | 1,346,366 | 8.07 |
| – Stockbrokers | – 股票經紀 | 1,594,256 | 69.83 | 1,561,154 | 62.04 |
| – Wholesale and retail trade | – 批發及零售業 | 414,293 | 24.53 | 342,228 | 22.75 |
| – Manufacturing | – 製造業 | 1,363,319 | 4.70 | 1,244,842 | 3.70 |
| – Transport and transport equipment | – 運輸及運輸設備 | 168,726 | 67.99 | 311,083 | 21.81 |
| – Information technology | – 資訊科技 | 380,457 | 0.39 | 377,867 | 0.21 |
| – Electricity and gas | – 電力及燃氣 | 20,000 | – | 131,656 | – |
| – Others | – 其他 | 2,091,482 | 36.93 | 2,287,477 | 37.09 |

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(c) Advances to customers analysed by industry sector (continued)

16. 客戶貸款減減值撥備(續)

(c) 按行業分類的客戶貸款(續)

| | | As at | | | |
|--|--|--------------------------|-----------------------|--------------------------|-----------------------|
| | | 30 June 2017 | | 31 December 2016 | |
| | | 於二零一七年六月三十日 | | 於二零一六年十二月三十一日 | |
| | | % of gross loans | | % of gross loans | |
| | | Gross loans and advances | covered by collateral | Gross loans and advances | covered by collateral |
| | | 有抵押之貸款 | | 有抵押之貸款 | |
| | | 借款及 | 佔貸款總額之 | 借款及 | 佔貸款總額之 |
| | | 貸款總額 | 百分比 | 貸款總額 | 百分比 |
| | | HK\$'000 | % | HK\$'000 | % |
| | | 千港元 | 百分比 | 千港元 | 百分比 |
| Individuals | 個人 | | | | |
| – Loans for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes | —購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」或其各自的後繼計劃的樓宇的貸款 | 4,258 | 100.00 | 12,135 | 100.00 |
| – Loans for the purchase of other residential properties | —購買其他住宅物業的貸款 | 9,592,750 | 99.98 | 9,663,115 | 99.97 |
| – Credit card advances | —信用卡貸款 | 969,176 | – | 1,070,172 | – |
| – Others | —其他 | 4,638,987 | 27.53 | 4,665,215 | 26.89 |
| | | 37,124,373 | | 36,621,597 | |
| Trade finance | 貿易融資 | 3,654,717 | 25.87 | 3,294,463 | 28.57 |
| Gross advances for use outside Hong Kong | 在香港以外使用的貸款總額 | 4,442,986 | 17.22 | 3,661,537 | 28.74 |
| Gross advances to customers | 客戶貸款總額 | 45,222,076 | 52.79 | 43,577,597 | 58.64 |

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(c) Advances to customers analysed by industry sector (continued)

Analysis of the Group's impaired advances in respect of industry sectors which account for 10% or more of gross advances to customers:

16. 客戶貸款減減值撥備(續)

(c) 按行業分類的客戶貸款(續)

按行業分析佔客戶貸款總額10%或以上的本集團減值貸款如下：

| As at 30 June 2017 | 於二零一七年六月三十日 | Overdue advances 逾期貸款 HK\$'000 千港元 | Impaired advances 減值貸款 HK\$'000 千港元 | Individual impairment allowances 個別減值撥備 HK\$'000 千港元 | Collective impairment allowance 綜合減值撥備 HK\$'000 千港元 |
|--|---------------|---|--|---|--|
| - Property investment | - 物業投資 | 277,366 | 50,691 | - | 1,870 |
| - Loans for the purchase of other residential properties | - 購買其他住宅物業的貸款 | 65,737 | 3,536 | - | - |
| - Loans for other private purposes | - 作其他私人用途的貸款 | 38,006 | 8,269 | 7,441 | 4,461 |
| As at 31 December 2016 | 於二零一六年十二月三十一日 | Overdue advances 逾期貸款 HK\$'000 | Impaired advances 減值貸款 HK\$'000 | Individual impairment allowances 個別減值撥備 HK\$'000 | Collective impairment allowance 綜合減值撥備 HK\$'000 |
| - Property investment | - 物業投資 | 295,047 | 51,403 | 297 | 3,011 |
| - Loans for the purchase of other residential properties | - 購買其他住宅物業的貸款 | 64,415 | - | - | 560 |
| - Loans for other private purposes | - 作其他私人用途的貸款 | 87,319 | 5,280 | 4,752 | 5,614 |

16. ADVANCES TO CUSTOMERS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

16. 客戶貸款減減值撥備(續)

(d) Impaired advances to customers

(d) 客戶減值貸款

| | | As at | |
|--|----------------|---------------------|---------------------|
| | | 30 June 2017 | 31 December 2016 |
| | | 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| | | % of gross advances | % of gross advances |
| | | 估貸款總額 | 估貸款總額 |
| | | 千港元 | 千港元 |
| | | 百分比 | 百分比 |
| Gross impaired advances | 減值貸款總額 | 223,770 | 334,282 |
| Individual impairment allowances made against impaired loans | 就減值貸款作出的個別減值撥備 | (145,193) | (149,919) |
| | | 78,577 | 184,363 |
| Amount of collateral held in respect of impaired loans | 就減值貸款持有的抵押品金額 | 55,408 | 122,717 |

Impaired advances are individually assessed loans with objective evidence of impairment on an individual basis.

減值貸款是按個別基準在具備客觀的減值證據下而須作個別評估的貸款。

17. FIXED ASSETS

17. 固定資產

| | | Premises 物業 HK\$'000 千港元 | Furniture, fixtures and equipment 傢俬、 裝置及設備 HK\$'000 千港元 | Total 總額 HK\$'000 千港元 |
|---------------------------------------|---------------------------|-----------------------------------|--|--------------------------------|
| Cost or valuation | 成本值或估值 | | | |
| At 1 January 2017 | 於二零一七年一月一日 | 3,482,333 | 815,605 | 4,297,938 |
| Additions | 添置 | – | 53,252 | 53,252 |
| Disposals | 出售 | – | (5,297) | (5,297) |
| At 30 June 2017 | 於二零一七年六月三十日 | 3,482,333 | 863,560 | 4,345,893 |
| Accumulated depreciation | 累計折舊 | | | |
| At 1 January 2017 | 於二零一七年一月一日 | – | 511,811 | 511,811 |
| Charge for the period (Note 7) | 期內折舊 (附註 7) | 30,594 | 34,474 | 65,068 |
| Released on disposal | 出售撥回 | – | (5,285) | (5,285) |
| At 30 June 2017 | 於二零一七年六月三十日 | 30,594 | 541,000 | 571,594 |
| Accumulated impairment loss | 累計減值虧損 | | | |
| At 1 January 2017 and 30 June 2017 | 於二零一七年一月一日及 二零一七年六月三十日 | 15,733 | – | 15,733 |
| Net book value | 賬面淨值 | | | |
| At 30 June 2017 | 於二零一七年六月三十日 | 3,436,006 | 322,560 | 3,758,566 |

17. FIXED ASSETS (CONTINUED)

17. 固定資產(續)

| | | Premises 物業 HK\$'000 千港元 | Furniture, fixtures and equipment 傢私、 裝置及設備 HK\$'000 千港元 | Total 總額 HK\$'000 千港元 |
|--|-------------------------|-----------------------------------|--|--------------------------------|
| Cost or valuation | 成本值或估值 | | | |
| At 1 January 2016 | 於二零一六年一月一日 | 3,504,833 | 679,022 | 4,183,855 |
| Additions | 添置 | – | 150,406 | 150,406 |
| Disposals | 出售 | – | (13,823) | (13,823) |
| Surplus on revaluation | 重估盈餘 | 39,262 | – | 39,262 |
| Elimination of accumulated depreciation on revalued premises | 抵銷重估物業之累計折舊 | (61,762) | – | (61,762) |
| At 31 December 2016 | 於二零一六年十二月三十一日 | 3,482,333 | 815,605 | 4,297,938 |
| Representing: | 代表： | | | |
| Cost | 成本 | – | 815,605 | 815,605 |
| Valuation – 2016 | 估值 – 二零一六年 | 3,482,333 | – | 3,482,333 |
| | | 3,482,333 | 815,605 | 4,297,938 |
| Accumulated depreciation | 累計折舊 | | | |
| At 1 January 2016 | 於二零一六年一月一日 | – | 460,220 | 460,220 |
| Charge for the year | 年內折舊 | 61,762 | 65,244 | 127,006 |
| Released on disposal | 出售撥回 | – | (13,653) | (13,653) |
| Elimination of accumulated depreciation on revalued premises | 抵銷重估物業之累計折舊 | (61,762) | – | (61,762) |
| At 31 December 2016 | 於二零一六年十二月三十一日 | – | 511,811 | 511,811 |
| Accumulated impairment loss | 累計減值虧損 | | | |
| At 1 January and 31 December 2016 | 於二零一六年一月一日及二零一六年十二月三十一日 | 15,733 | – | 15,733 |
| Net book value | 賬面淨值 | | | |
| At 31 December 2016 | 於二零一六年十二月三十一日 | 3,466,600 | 303,794 | 3,770,394 |

18. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS**18. 銀行同業及其他金融機構之存款及結餘**

| | | As at | |
|--|-----------------|-------------------|-------------|
| | | 30 June | 31 December |
| | | 2017 | 2016 |
| | | 於二零一七年 | 於二零一六年 |
| | | 六月三十日 | 十二月三十一日 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Deposits and balances from banks | 銀行同業之存款及結餘 | 1,743,840 | 1,259,307 |
| Deposits and balances from the HKMA | 於金管局之存款及結餘 | — | 8,159 |
| | | 1,743,840 | 1,267,466 |
| Amounts due to banks under repurchase agreements | 回購協議項下應付銀行同業之款項 | 10,229,131 | 9,708,938 |
| | | 11,972,971 | 10,976,404 |

19. DEPOSITS FROM CUSTOMERS**19. 客戶存款**

| | | As at | |
|--------------------------------------|---------|-------------------|-------------|
| | | 30 June | 31 December |
| | | 2017 | 2016 |
| | | 於二零一七年 | 於二零一六年 |
| | | 六月三十日 | 十二月三十一日 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Demand deposits and current accounts | 活期及往來存款 | 14,240,653 | 13,717,175 |
| Savings deposits | 儲蓄存款 | 1,444,772 | 1,475,743 |
| Call deposits | 通知存款 | 4,787,231 | 4,901,228 |
| Time deposits | 定期存款 | 42,860,849 | 43,469,715 |
| | | 63,333,505 | 63,563,861 |

20. CERTIFICATES OF DEPOSIT ISSUED

| | |
|--|-------------------|
| 3 months or less but not repayable on demand | 三個月或以下 惟無需即時還款 |
| 1 year or less but over 3 months | 一年或以下惟三個月以上 |
| 5 years or less but over 1 year | 五年或以下惟一年以上 |

All certificates of deposit issued are measured at amortised cost.

21. DEBT SECURITIES ISSUED

| | |
|-------------------|------|
| Zero coupon notes | 零息票據 |
|-------------------|------|

The zero coupon notes issued by the Bank are denominated in HKD and USD and mature at various dates in 2017.

All debt securities issued are measured at amortised cost.

20. 已發行存款證

| As at | |
|------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 709,973 | 300,000 |
| 199,981 | 1,520,319 |
| 1,764,664 | 1,014,571 |
| 2,674,618 | 2,834,890 |

所有已發行存款證均按攤餘成本列賬。

21. 已發行債務證券

| As at | |
|------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 1,248,747 | 821,482 |

本行發行的零息票據，以港元及美元計值，並於二零一七年內多個不同日期到期。

所有已發行債務證券均按攤餘成本列賬。

22. SUBORDINATED NOTES ISSUED

22. 已發行後償票據

| | | As at | |
|--|--|-----------|-------------|
| | | 30 June | 31 December |
| | | 2017 | 2016 |
| | | 於二零一七年 | 於二零一六年 |
| | | 六月三十日 | 十二月三十一日 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| US\$200 million 6.125% subordinated notes issued in 2010 | 於二零一零年發行 200,000,000美元年息率 為6.125%的後償票據 | 1,555,213 | 1,544,304 |

Subordinated notes with face value of US\$200 million (equivalent to HK\$1,561.1 million) and carrying amount of HK\$1,555.2 million which qualify as supplementary capital were issued by the Bank on 30 November 2010 and mature on 30 November 2020.

本行於二零一零年十一月三十日發行面值為200,000,000美元(相當於為1,561,100,000港元)及賬面值為1,555,200,000港元及符合附加資本準則的後償票據，該票據於二零一零年十一月三十日到期。

If at any time the HKMA determines (having regard to the applicable regulatory framework) that these subordinated notes no longer qualify as supplementary capital, the Bank may, on or after 1 January 2013 at its option and subject to the prior written approval of the HKMA, provide notice to such effect to Noteholders, such notice being a "Change in Status Notice". Upon a Change in Status Notice becoming effective, these subordinated notes shall cease to constitute subordinated obligations of the Bank and shall thereafter constitute direct, unconditional, unsubordinated and unsecured obligations of the Bank and shall at all times thereafter rank pari passu and without any preference among themselves. The payment obligations of the Bank under these subordinated notes shall, save for such exceptions as may be provided by applicable legislation, at all times thereafter rank at least equally with all its other present and future unsecured and unsubordinated obligations including liabilities in respect of deposits.

倘若金管局於任何時候決定(經考慮適用的法規框架)本後償票據不再合資格作為附加資本，本行可於二零一三年一月一日或之後，在事先獲得金管局書面批准後選擇向票據持有人通知有關影響，該通知即為「地位變更通知」。於地位變更通知生效後，本後償票據將不再構成本行之後償責任，並於其後構成本行之直接、無條件、非後償及無抵押責任，並將於其後任何時間享有同等權益，且彼此並無任何優先權。除適用法律可能規定之例外情況外，本行根據本後償票據之付款責任將於其後任何時間至少與所有其他現有及未來無抵押及非後償負債(包括有關存款之負債)享有同等權益。

22. SUBORDINATED NOTES ISSUED (CONTINUED)

These subordinated notes bear interest at 6.125% per annum, payable semi-annually. Upon a Change in Status Notice becoming effective, the interest rate for these subordinated notes will become 5.625% per annum, payable semi-annually. These subordinated notes are stated at amortised cost.

22. 已發行後償票據(續)

本後償票據按年利率6.125%計息，每半年支付一次。地位變更通知生效後，本後償票據之年利率將變為5.625%，每半年支付一次。本後償票據以攤餘成本列賬。

23. RESERVES

| | |
|--------------------------------|--------|
| Regulatory reserve | 法定儲備 |
| Investment revaluation reserve | 投資重估儲備 |
| Premises revaluation reserve | 物業重估儲備 |
| Foreign exchange reserve | 外幣換算儲備 |
| Retained earnings | 保留溢利 |

23. 儲備

| As at | |
|--------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 477,503 | 527,417 |
| 354,462 | 46,656 |
| 2,263,600 | 2,295,786 |
| (109,744) | (180,829) |
| 4,252,742 | 3,853,156 |
| 7,238,563 | 6,542,186 |

The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserves are made directly through retained earnings and in consultation with the HKMA.

為根據香港《銀行業條例》的規定而保留法定儲備以達至嚴謹監管的目的。該儲備之變動乃在諮詢金管局之意見後直接從保留溢利轉撥。

24. FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Financial instruments carried at fair value

Fair value estimates are generally subjective in nature, and are made as of a specific point in time based on the characteristics of the financial instruments and relevant market information. The Group measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

24. 金融工具之公平價值

(a) 以公平價值列賬之金融工具

公平價值估計是根據金融工具的特性和相關市場資料於某一特定時間作出，因此一般是主觀的。本集團使用以下公平價值等級計量公平價值，有關公平價值等級反映計量所運用之重要輸入數據：

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(a) Financial instruments carried at fair value (continued)

Level 1: Quoted market price (unadjusted) in an active market for an identical instrument.

Level 2: Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices). This category includes instruments valued using: quoted market prices in active markets for similar instruments; quoted prices for identical or similar instruments in markets that are considered less than active; or other valuation techniques where all significant inputs are directly or indirectly observable from market data.

Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs). This category includes all instruments where the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation. This category includes instruments that are valued based on quoted prices for similar instruments where significant unobservable adjustments or assumptions are required to reflect differences between the instruments.

24. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

第一級：相同工具於活躍市場之市場報價（未經調整）。

第二級：除第一級所包括的報價外，可觀察的輸入數據，可為直接（即價格）或間接（即源自價格）。該分類包括使用下列方法進行估值之工具：類似工具於活躍市場之市場報價；不甚活躍市場之相同或類似工具之報價；或所有重要數據均可直接或間接於市場數據觀察而獲得之其他估值技術。

第三級：並非依據可觀察市場數據的資產及負債輸入數據（非可觀察輸入數據）。根據重要但非可觀察得到的參數之估值模式。該分類包括估值技術並非基於可觀察數據且不可觀察數據對工具之估值有重大影響之所有工具。此級別估值的工具，也包括在活躍市場取得相若金融工具的市場報價，惟當中需要作出非可觀察之調整或假設，以反映不同金融工具之間的差別。

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(a) Financial instruments carried at fair value (continued)

The table below analyses financial instruments, measured at fair value at the end of the reporting period, by the level in the fair value hierarchy into which the fair value treatment is categorised:

As at 30 June 2017
於二零一七年六月三十日

| Assets | 資產 |
|-------------------------------------|----------|
| Trading assets | 持作交易用途資產 |
| Derivative financial instruments | 衍生金融工具 |
| Available-for-sale financial assets | 可供出售金融資產 |

| Liabilities | 負債 |
|----------------------------------|----------|
| Trading liabilities | 交易賬項下之負債 |
| Derivative financial instruments | 衍生金融工具 |

24. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

下表乃以公平價值等級(公平價值據此分類)分析於報告期末按公平價值計量的金融工具：

| Level 1 第一級 HK\$'000 千港元 | Level 2 第二級 HK\$'000 千港元 | Level 3 第三級 HK\$'000 千港元 | Total 總計 HK\$'000 千港元 |
|-----------------------------------|-----------------------------------|-----------------------------------|--------------------------------|
| 1,997,396 | – | – | 1,997,396 |
| – | 644,560 | – | 644,560 |
| 28,376,371 | 5,359,485 | 503,688 | 34,239,544 |
| 30,373,767 | 6,004,045 | 503,688 | 36,881,500 |
| 1,997,396 | – | – | 1,997,396 |
| – | 342,238 | – | 342,238 |
| 1,997,396 | 342,238 | – | 2,339,634 |

**24. FAIR VALUES OF FINANCIAL INSTRUMENTS
(CONTINUED)****24. 金融工具之公平價值(續)****(a) Financial instruments carried at fair value
(continued)****(a) 以公平價值列賬之金融工具(續)**

As at 31 December 2016
於二零一六年十二月三十一日

| | | Level 1 第一級 HK\$'000 千港元 | Level 2 第二級 HK\$'000 千港元 | Level 3 第三級 HK\$'000 千港元 | Total 總計 HK\$'000 千港元 |
|---|---------------------|-----------------------------------|-----------------------------------|-----------------------------------|--------------------------------|
| Assets | 資產 | | | | |
| Trading assets | 持作交易用途資產 | 2,310,246 | – | – | 2,310,246 |
| Financial assets designated at fair value through profit or loss | 指定為通過損益以反映公平價值之金融資產 | – | 39,226 | – | 39,226 |
| Derivative financial instruments | 衍生金融工具 | – | 753,244 | – | 753,244 |
| Available-for-sale financial assets | 可供出售金融資產 | 13,632,633 | 17,257,363 | 234,549 | 31,124,545 |
| | | 15,942,879 | 18,049,833 | 234,549 | 34,227,261 |
| Liabilities | 負債 | | | | |
| Trading liabilities | 交易賬項下之負債 | 2,010,295 | – | – | 2,010,295 |
| Financial liabilities designated at fair value through profit or loss | 指定為通過損益以反映公平價值之金融負債 | – | 406,185 | – | 406,185 |
| Derivative financial instruments | 衍生金融工具 | – | 443,714 | – | 443,714 |
| | | 2,010,295 | 849,899 | – | 2,860,194 |

During the year 2017 and 2016, there were transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy as active markets cannot be identified for identical instruments.

於二零一七年及二零一六年年度，由於在活躍市場上無法識別相同工具，故金融工具由公平價值等級第一級轉移至第二級。

**24. FAIR VALUES OF FINANCIAL INSTRUMENTS
(CONTINUED)****24. 金融工具之公平價值(續)****(a) Financial instruments carried at fair value
(continued)****(a) 以公平價值列賬之金融工具(續)**

- (i) *Valuation of financial instruments with significant unobservable inputs*

- (i) *使用重大不可觀察數據之金融工具估值*

The following methods have been applied in determining the fair values of financial instruments under Level 3 of the fair value hierarchy:

以下方法已用於釐定公平價值等級制度三級下之金融工具之公平價值：

- (i) the fair value of unquoted equity investments is estimated using the net asset value as reported by management of the investee companies; and
- (ii) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds.

- (i) 沒有市價之股本投資之公平價值乃使用該等被投資公司管理層申報的資產淨值進行估計；及

- (ii) 非上市投資基金之公平價值是以該等基金之經理申報的資產淨值進行估計。

The following table shows a reconciliation from the beginning balances to the ending balances for fair value measurements in Level 3 of the fair value hierarchy:

下表載列公平價值等級制度第三級下公平價值計量之期初結餘至期末結餘之對賬：

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(a) Financial instruments carried at fair value (continued)

- (i) *Valuation of financial instruments with significant unobservable inputs (continued)*

Assets 資產

| | |
|--|-----------------------------|
| Beginning of the period | 期初 |
| Purchases | 購買 |
| Sales | 出售 |
| Settlements | 結算 |
| Changes in fair value recognised in profit or loss: | 於損益賬內確認之公平價值變動： |
| – Impairment losses on available-for-sale financial assets | – 可供出售金融資產之減值虧損 |
| Changes in fair value recognised in other comprehensive income | 於其他全面收益內確認之公平價值變動 |
| Ending of the period | 期末 |
| Total gains or losses for the year included in other comprehensive income for assets held at the end of the reporting period | 於報告期末持有之資產計入全面收益表的年內收益或虧損總額 |
| Total gains or losses for the year included in profit or loss for assets held at the end of the reporting period | 於報告期末持有之資產計入損益賬之年內收益或虧損總額 |

24. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

- (i) 使用重大不可觀察輸入數據之金融工具之估值(續)

Available-for-sale financial assets

可供出售金融資產

As at

| 30 June 2017 於二零一七年 六月三十日 HK\$'000 千港元 | 31 December 2016 於二零一六年 十二月三十一日 HK\$'000 千港元 |
|---|---|
|---|---|

| | |
|---------|----------|
| 234,549 | 248,859 |
| 4,463 | 9,960 |
| (5,182) | (15,995) |
| – | – |
| (849) | (6,685) |
| 270,707 | (1,591) |
| 503,688 | 234,548 |
| 270,707 | (1,591) |
| 3,303 | 10,085 |

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(a) Financial instruments carried at fair value (continued)

- (iii) *Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions*

Although the Group believes that its estimates of fair value are appropriate, the use of different methodology or assumptions could lead to different measurements of fair value. For fair value measurements in Level 3 of the fair value hierarchy, a 10% change in either direction in the net asset value reported by respective counterparties would have the following effects:

As at 30 June 2017
於二零一七年六月三十日

| | |
|-------------------------------------|-----------|
| Asset | 資產 |
| Available-for-sale financial assets | 可供出售金融資產 |

As at 31 December 2016
於二零一六年十二月三十一日

| | |
|-------------------------------------|-----------|
| Asset | 資產 |
| Available-for-sale financial assets | 可供出售金融資產 |

24. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

- (iii) *重大不可觀察假設出現變動對可行替代合理假設之影響*

儘管本集團相信其公平價值估計屬適宜，使用不同方法或假設可能導致公平價值的不同計量。就公平價值等級第三級下公平價值計量而言，有關交易對手申報的資產淨值向任意方向變動10%可能產生下列影響：

| Effect on profit or loss 對損益賬的影響 | | Effect on other comprehensive income 對其他全面收益的影響 | |
|-------------------------------------|--------------|--|--------------|
| Favourable | Unfavourable | Favourable | Unfavourable |
| 有利變動 | 不利變動 | 有利變動 | 不利變動 |
| HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| 千港元 | 千港元 | 千港元 | 千港元 |
| - | (977) | 50,369 | (49,392) |
| <hr/> | | | |
| Effect on profit or loss 對損益賬的影響 | | Effect on other comprehensive income 對其他全面收益的影響 | |
| Favourable | Unfavourable | Favourable | Unfavourable |
| 有利變動 | 不利變動 | 有利變動 | 不利變動 |
| HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| 千港元 | 千港元 | 千港元 | 千港元 |
| - | (1,200) | 23,455 | (22,255) |

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(b) Fair values of financial instruments carried at other than fair value

The following methods and significant assumptions have been applied in determining the fair values of financial instruments presented in the table below:

- (i) the fair value of demand deposits and savings accounts with no specific maturity is assumed to be the amount payable on demand at the end of the reporting period;
- (ii) the fair value of variable rate financial instruments and loans is assumed to be approximated by their carrying amounts. Changes in the credit quality of these financial instruments and loans are not taken into account in determining gross fair values, as the impact of credit risk is recognised separately by deducting the amount of the impairment loss and allowances from both the carrying amount and fair value; and
- (iii) the fair value of fixed rate loans and mortgages carried at amortised cost is estimated by comparing market interest rates when the loans were granted with current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining gross fair values, as the impact of credit risk is recognised separately by deducting the amount of the impairment loss and allowances from both the carrying amount and fair value.

24. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值

下列方法及重大假設已應用於釐定於下表列示之金融工具之公平價值：

- (i) 假設活期存款及無特定期限之儲蓄賬戶之公平價值為於報告期末可要求還款之金額；
- (ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定公平價值毛額時並不計及這些金融工具及貸款信貸質量之變化，此乃由於信貸風險之影響透過自賬面金額及公平價值扣除減值虧損及撥備金額予以確認；及
- (iii) 有關定息貸款及按攤銷成本列賬之按揭的公平價值是透過比較貸款時之市場利率與相若貸款之現時市場利率所計算。由於信貸風險之影響透過自賬面金額及公平價值扣除減值虧損及撥備金額予以單獨確認，於釐定總公平價值時並未考慮組合內各貸款之信貸質量變化。

24. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

(b) Fair values of financial instruments carried at other than fair value (continued)

- (iv) the fair value of held-to-maturity debt securities is determined with reference to the available market value. If quoted market prices are not available, then the fair value is estimated on the basis of pricing models.

The carrying amount of the Group's financial instruments carried at cost or amortised cost are not significantly different from their fair values as at 30 June 2017 and 31 December 2016 except as follows:

24. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值(續)

- (iv) 持至到期債務證券之公平價值乃參考可參考市值釐定。倘無可參考之市場報價，則按定價模型估計公平價值。

本集團按成本或攤銷成本列賬之金融工具之賬面值與其於二零一七年六月三十日及二零一六年十二月三十一日之公平價值並無重大差異，惟以下所列除外：

As at 30 June 2017

於二零一七年六月三十日

| | Carrying amount 賬面金額 HK\$'000 千港元 | Fair value 公平價值 HK\$'000 千港元 | Level 1 第一級 HK\$'000 千港元 | Level 2 第二級 HK\$'000 千港元 | Level 3 第三級 HK\$'000 千港元 |
|------------------------------|--|---------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Financial assets | | | | | |
| Advances to customers | 2,371,285 | 2,517,101 | - | 2,517,101 | - |
| Held-to-maturity investments | 1,560,191 | 1,637,416 | - | 1,637,416 | - |
| Financial liability | | | | | |
| Deposits from customers | 42,860,849 | 43,439,859 | - | 43,439,859 | - |

As at 31 December 2016

於二零一六年十二月三十一日

| | Carrying amount 賬面金額 HK\$'000 千港元 | Fair value 公平價值 HK\$'000 千港元 | Level 1 第一級 HK\$'000 千港元 | Level 2 第二級 HK\$'000 千港元 | Level 3 第三級 HK\$'000 千港元 |
|------------------------------|--|---------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Financial assets | | | | | |
| Advances to customers | 2,237,643 | 2,208,895 | - | 2,208,895 | - |
| Held-to-maturity investments | 1,549,884 | 1,615,642 | - | 1,615,642 | - |
| Financial liability | | | | | |
| Deposits from customers | 43,469,715 | 43,480,594 | - | 43,480,594 | - |

25. CONTINGENT LIABILITIES AND COMMITMENTS**(a) Credit related commitments and contingencies**

Credit related commitments and contingencies include acceptances, letters of credit, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the credit default. As the facilities may expire without being drawn upon, the contract amounts do not represent expected future cash flows.

25. 或然負債及承擔**(a) 與信貸有關之承擔及或然項目**

與信貸有關之承擔及或然項目包括承兌項目、信用證、擔保和承付款項。所涉及之風險基本上與向客戶提供貸款之信貸風險相同。合約金額是指當合約被完全提取及客戶違約時所承擔風險之數額。由於該等備用貸款可能在未經提取前到期，故合約金額並不代表預計未來現金流量。

| | | As at | | | |
|---|---------------|---------------------|------------------------------|---------------------|------------------------------|
| | | 30 June 2017 | | 31 December 2016 | |
| | | 於二零一七年 | | 於二零一六年 | |
| | | 六月三十日 | | 十二月三十一日 | |
| | | Contractual amounts | Credit risk-weighted amounts | Contractual amounts | Credit risk-weighted amounts |
| | | | 信貸風險 | | 信貸風險 |
| | | 合約金額 | 加權金額 | 合約金額 | 加權金額 |
| | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 | 千港元 | 千港元 |
| Direct credit substitutes | 直接信貸替代項目 | 108,299 | 108,299 | 101,117 | 101,117 |
| Transaction-related contingencies | 與交易有關之或然項目 | 18,867 | 9,434 | 25,580 | 12,790 |
| Trade-related contingencies | 與貿易有關之或然項目 | 353,744 | 70,749 | 267,169 | 53,434 |
| Undrawn loan facilities | 未提取之備用貸款 | | | | |
| – which are unconditionally cancellable | – 可無條件地取消 | 24,368,200 | – | 24,751,255 | – |
| – with an original maturity of up to one year | – 原訂到期期限為直至一年 | 33,987 | 6,797 | 87,740 | 17,548 |
| – with an original maturity of more than one year | – 原訂到期期限為一年以上 | 1,460,348 | 724,649 | 1,155,142 | 573,554 |
| | | 26,343,445 | 919,928 | 26,388,003 | 758,443 |

25. CONTINGENT LIABILITIES AND COMMITMENTS (CONTINUED)

(b) Lease commitments

The total future minimum lease payments under non-cancellable operating leases are payable as follows:

| | |
|-----------------------------------|---------|
| Properties: | 物業： |
| – Within one year | – 一年內 |
| – After 1 year but within 5 years | – 一至五年間 |
| – More than 5 years | – 五年以上 |

25. 或然負債及承擔(續)

(b) 租賃承擔

不可取消營運租賃下之未來最低應付租金總額如下：

| As at | |
|--------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 27,734 | 24,792 |
| 36,540 | 38,248 |
| 14,042 | 17,204 |
| 78,316 | 80,244 |

(c) Capital commitments

Capital commitments for the purchase of equipment and available-for-sale financial assets outstanding at 30 June 2017 not provided for in the financial statements were as follows:

| | |
|----------------|------|
| Contracted for | 已訂合約 |
|----------------|------|

(c) 資本承擔

於二零一七年六月三十日未於財務報表內提撥之有關購買設備及可供出售金融資產之未兌現資本承擔如下：

| As at | |
|--------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 255,407 | 248,014 |

25. CONTINGENT LIABILITIES AND COMMITMENTS (CONTINUED)**(d) Litigation**

The Group is involved in a lawsuit where judgment was issued against the Group during the year ended 31 December 2016. Related compensation and legal costs of HK\$100 million were recognized in prior year. The Group has filed a Notice of Appeal while the Plaintiff also filed a Respondent's Notice regarding the compensation amount. Additional compensation of HK\$73 million and interest, which cannot be reliably estimated, may be incurred should the final judgment be in favour of the Plaintiff. Based on legal advice, the Directors do not believe it is probable that any further compensation will be incurred by the Group and therefore no additional provision has been recognized for this lawsuit.

25. 或然負債及承擔(續)**(d) 訴訟**

本集團於截至二零一六年十二月三十一日止年度涉及一宗針對本集團之判決的訴訟。於上一年度確認相關賠償及法律成本100,000,000港元。本集團已提交上訴通知書而原告就賠償金額提交答辯人通知書。倘終審判決原告勝訴，可能產生額外賠償73,000,000港元及利息（無法可靠估計）。根據法律意見，董事不認為本集團將會招致任何進一步賠償，因此並無就該訴訟確認額外撥備。

26. MATERIAL RELATED PARTY TRANSACTIONS

During the period, the Group entered into a number of transactions with its ultimate holding company and other related parties. These transactions were entered into in the ordinary course of the Group's banking business and included, inter alia, lending, placement of interbank deposits, correspondent banking transactions and foreign exchange transactions. The transactions were priced at the relevant market rates at the time of each transaction, and were on the same terms as those available to other counterparties and customers of the Group. In the opinion of the directors, these transactions were conducted on normal commercial terms.

26. 重大關連各方交易

期內，本集團與其最終控股公司及其他關連各方訂立多項交易。該等交易在本集團銀行業務之日常業務過程中訂立，包括（不限於）借貸、銀行同業拆借與存款、相關銀行交易及外匯交易。該等交易以進行各交易時之相關市場費率定價，並按與本集團可提供予其他交易對手方及客戶之相同條款進行。董事認為，該等交易乃按一般商業條款訂立。

26. MATERIAL RELATED PARTY TRANSACTIONS (CONTINUED)

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period is set out below:

(a) Income

| | |
|---------------------------|---------------|
| <i>Fellow subsidiary</i> | <i>同系附屬公司</i> |
| Fee and commission income | 費用及佣金收入 |

(b) Placement of deposits

| | |
|---------------------------|---------------|
| <i>Fellow subsidiary</i> | <i>同系附屬公司</i> |
| Cash and short-term funds | 現金及短期資金 |

| | |
|-----------------------------------|---------------|
| <i>Fellow subsidiary</i> | <i>同系附屬公司</i> |
| Accrued interest and other assets | 應計利息及其他資產 |

There was no impairment allowance made against the above placement of deposits with related parties.

26. 重大關連各方交易 (續)

有關期內關連交易所產生之收支及於報告期末尚未償還餘額之資料載列如下：

(a) 收入**For the six months ended**

截至下列日期止六個月

| | |
|-----------------|-----------------|
| 30 June | 30 June |
| 2017 | 2016 |
| 二零一七年 | 二零一六年 |
| 六月三十日 | 六月三十日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |

| | |
|---------------|--------|
| 14,683 | 22,665 |
|---------------|--------|

(b) 放款**As at**

| | |
|-----------------|-----------------|
| 30 June | 31 December |
| 2017 | 2016 |
| 於二零一七年 | 於二零一六年 |
| 六月三十日 | 十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |

| | |
|---------------|--------|
| 34,157 | 23,818 |
| 1,245 | 610 |

上述與關連各方放款並無減值撥備。

**26. MATERIAL RELATED PARTY TRANSACTIONS
(CONTINUED)****(c) Acceptance of deposits**

| | |
|---|----------------|
| <i>Ultimate holding company</i> | 最終控股公司 |
| Deposits from customers | 客戶存款 |
| <i>Fellow subsidiaries</i> | 同系附屬公司 |
| Deposits and balances of banks and other financial institutions | 銀行及其他金融機構存款及結餘 |
| <i>Fellow subsidiaries</i> | 同系附屬公司 |
| Deposits from customers | 客戶存款 |
| <i>Other related parties</i> | 其他關連方 |
| Deposits from customers | 客戶存款 |

(d) Financial instruments

| | |
|---|-------------|
| <i>Fellow subsidiary</i> | 同系附屬公司 |
| Derivative contracts (notional principal) | 衍生合約(名義本金額) |

26. 重大關連各方交易(續)**(c) 接納存款**

| As at | |
|---------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 1,913 | 1,907 |
| 24,727 | 20,608 |
| 344,776 | 244,699 |
| 221,543 | 213,925 |

(d) 金融工具

| As at | |
|---------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 378,564 | 438,129 |

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(A) CAPITAL RATIO

(A) 資本比率

| | | 30 June 2017 於二零一七年 六月三十日 | As at 31 December 2016 於二零一六年 十二月三十一日 |
|--|------------|------------------------------------|---|
| Total capital ratio | 總資本比率 | 16.53% | 17.02% |
| Tier 1 capital ratio | 一級資本比率 | 12.64% | 12.60% |
| Common Equity Tier 1 ("CET1") capital ratio | 普通股本一級資本比率 | 12.64% | 12.60% |
| Capital conservation buffer ratio | 逆周期緩衝資本比率 | 1.25% | 0.625% |
| | | HK\$'000 千港元 | HK\$'000 千港元 |
| Tier 1 capital | 一級資本 | 7,624,737 | 7,154,632 |
| CET1 capital | 普通股本一級資本 | 7,624,737 | 7,154,632 |
| Total capital | 總資本 | 9,969,306 | 9,662,042 |
| Total risk-weighted amount | 風險加權總資產 | 60,325,837 | 56,762,666 |

The calculation of the above ratios is illustrated as follows:

上述比率之計算列示如下：

$$\begin{aligned} \text{Total capital ratio} &= \frac{\text{Total capital}}{\text{Total risk-weighted amount}} \\ \text{Tier 1 capital ratio} &= \frac{\text{Tier 1 capital}}{\text{Total risk-weighted amount}} \\ \text{CET1 capital ratio} &= \frac{\text{CET1 capital}}{\text{Total risk-weighted amount}} \end{aligned}$$

$$\begin{aligned} \text{總資本比率} &= \frac{\text{總資本}}{\text{風險加權總資產}} \\ \text{一級資本比率} &= \frac{\text{一級資本}}{\text{風險加權總資產}} \\ \text{普通股本一級資本比率} &= \frac{\text{普通股本一級資本}}{\text{風險加權總資產}} \end{aligned}$$

(A) CAPITAL RATIO (CONTINUED)

The capital ratios as at 30 June 2017 are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the HKMA in accordance with section 3C(1) of the Banking (Capital) Rules ("the Capital Rules") for its regulatory purposes.

The basis of consolidation for accounting purposes of the Bank is in accordance with the Hong Kong Financial Reporting Standards and is different from the basis and scope of consolidation for the calculation of capital ratios. FCHK is included in the consolidation for accounting purposes. Subsidiaries included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratios are set out below:

(A) 資本比率(續)

於二零一七年六月三十日，資本比率是根據綜合基準計算，該基準包括金管局為其監管目的規定之富邦銀行(香港)有限公司及富邦財務(香港)有限公司(「富邦財務」)之狀況，並按照《銀行業(資本)規則》(「資本規則」)第3C(1)節編製。

作本行會計目的之綜合基準與香港財務報告準則一致，但有別於計算資本比率之綜合基準及範圍。作會計目的時綜合計入富邦財務。作會計目的時綜合計入但計算資本比率時未綜合計入之附屬公司載列如下：

| Name of subsidiaries 附屬公司名稱 | Principal activities 主要業務 | As at 30 June 2017 於二零一七年六月三十日 | | As at 31 December 2016 於二零一六年十二月三十一日 | |
|---|-------------------------------------|-----------------------------------|-----------------|---|-----------------|
| | | Total assets | Total equity | Total assets | Total equity |
| | | 資產總值 | 權益總額 | 資產總值 | 權益總額 |
| | | HK\$'000 千港元 | HK\$'000 千港元 | HK\$'000 千港元 | HK\$'000 千港元 |
| FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司 | Securities broking 證券經紀 | 182,745 | 96,726 | 139,648 | 102,187 |
| FB Investment Management Limited 富銀投資管理有限公司 | Fund management 基金管理 | 21,890 | 19,162 | 21,365 | 18,622 |
| Fubon Insurance Brokers Limited 富邦保險顧問有限公司 | Insurance broker services 保險經紀服務 | 4,533 | 2,437 | 3,015 | 2,040 |
| Fubon Nominees (Hong Kong) Limited | Nominee service Nominee service | 3,771 | 143 | 3,713 | 138 |
| Admiralty Finance Company Limited 海富財務有限公司 | 代理人服務 Company secretarial | 63 | 63 | 63 | 63 |
| Aquarius (Nominees) Limited | 公司秘書 Inactive 無業務 | 6 | 6 | 6 | 6 |
| | | 213,008 | 118,537 | 167,810 | 123,056 |

(A) CAPITAL RATIO (CONTINUED)

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Capital Rules. There is no relevant capital shortfall in any of the Bank's subsidiaries which are not included as part of the consolidation group for the calculation of capital ratio.

The Group maintains a regulatory reserve, as disclosed in Note 23, to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the HKMA.

In accordance with the Capital Rules, the Group has adopted the "standardised approach" for the calculation of risk-weighted assets for credit risk and market risk and the "basic indicator approach" for the calculation of operational risk.

To comply with section 24 of the Banking (Disclosure) Rules, all additional information in relation to the Group's regulatory capital disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (<http://www.fubonbank.com.hk>).

(A) 資本比率(續)

本行於上述附屬公司之股權乃根據資本規則自普通股本一級資本中扣除。於計算資本比率時不計作綜合集團一部分之本行附屬公司中，並無有關資本短欠。

本集團已根據香港《銀行業條例》的規定維持法定儲備（如附註23所披露），以嚴謹監管。該儲備之變動乃在諮詢金管局之意見後直接透過保留溢利作出。

按照資本規則，本集團已採用「標準化方法」計算信貸風險及市場風險之風險加權資產以及採用「基本指標方法」計算營運風險。

為符合《銀行業（披露）規則》第24條，本集團已在本集團網站內（<http://www.fubonbank.com.hk>）「監管披露」一欄下使用金管局指定的標準披露模版披露一切關於監管資本披露有關的額外資料。

(B) LEVERAGE RATIO

| | |
|------------------|---------|
| Leverage ratio | 槓桿比率 |
| Tier 1 capital | 一級資本 |
| Exposure measure | 風險承擔計量值 |

The calculation of the above ratios is illustrated as follows:

$$\text{Leverage ratio} = \frac{\text{Tier 1 capital}}{\text{Exposure measure}}$$

The Group calculates the leverage ratio on the same consolidated basis as the calculation of capital ratio as disclosed in Note (A).

To comply with section 24A of the Banking (Disclosure) Rules, all addition information in relation to the Group's leverage ratio disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (<http://www.fubonbank.com.hk>).

(B) 槓桿比率

| | As at |
|-------------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| 7.81% | 7.44% |
| HK\$'000 | HK\$'000 |
| 千港元 | 千港元 |
| 7,624,737 | 7,154,632 |
| 97,673,686 | 96,105,542 |

上述比率之計算列示如下：

$$\text{槓桿比率} = \frac{\text{一級資本}}{\text{風險承擔計量值}}$$

本集團按附註(A)所披露的計算資本比率相同的合併基準計算槓桿比率。

為符合《銀行業(披露)規則》第24A條，本集團已在本集團網站內(<http://www.fubonbank.com.hk>)「監管披露」一欄下使用金管局指定的標準披露模版披露一切關於本集團槓桿比率披露有關的額外資料。

(C) COUNTERCYCLICAL CAPITAL BUFFER RATIO

| | |
|--------------------------------------|-----------|
| Countercyclical capital buffer ratio | 逆周期緩衝資本比率 |
|--------------------------------------|-----------|

The Group calculates the Countercyclical capital buffer ("CCyB") ratio on the same consolidated basis as the calculation of capital ratio as disclosed in Note (A).

(C) 逆周期緩衝資本比率

| | As at |
|---------------|------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| 1.069% | 0.557% |

本集團按附註(A)所披露的計算資本比率相同的合併基準計算逆周期緩衝資本比率。

**(C) COUNTERCYCLICAL CAPITAL BUFFER RATIO
(CONTINUED)**

To comply with section 24B of the Banking (Disclosure) Rules, all addition information in relation to the Group's CCyB ratio disclosures are published by using the standard disclosure templates as specified by the HKMA under "Regulatory Disclosures" section on the Group's website (<http://www.fubonbank.com.hk>).

(C) 逆周期緩衝資本比率(續)

為符合《銀行業(披露)規則》第24B條，本集團已在本集團網站內(<http://www.fubonbank.com.hk>)「監管披露」一欄下使用金管局指定的標準披露模版披露一切關於本集團逆周期緩衝資本比率披露的額外資料。

(D) LIQUIDITY RISK MANAGEMENT

The purpose of liquidity management is to ensure sufficient cash flows to meet all financial commitment and to capitalise on opportunities for business expansion. This includes the Group's ability to meet deposit withdrawals either on demand or at contractual maturity, to repay borrowings as they mature, to comply with the statutory liquidity maintenance ratio, and to make new loans and investments as opportunities arise. The Group maintains a stable and diversified funding base of core retail and corporate customer deposits as well as portfolios of highly liquid assets.

(D) 流動資金風險管理

流動資金風險管理旨在確保維持足夠現金流量以滿足所有財務承擔之所需及滿足業務擴展之所需。有關措施包括確保本集團能應付因客戶需要或合約到期產生之存款提取、於借款到期時償還貸款、符合法定流動性維持比率及掌握新貸款及投資機會。本集團維持穩定及多樣化核心零售及企業客戶存款融資基礎以及高度流動性資產組合。

It is the responsibility of the Group's management to ensure compliance with local regulatory requirements and limits set by Risk Committee of the Board ("RCB"). Liquidity is managed on a daily basis by the Bank's Funding Desk unit. The Funding Desk unit is responsible for ensuring that the Group has adequate liquidity for all operations, ensuring that the funding mix is appropriate so as to avoid maturity mismatches and to minimise price and reinvestment rate risk in the case of a maturity gap, and monitoring relevant markets for the adequacy of funding and liquidity.

本集團管理層的職責為確保遵守本地監管規定及董事會風險委員會設立的限制。本行的資金部每日對本行的流動資金進行管理。資金部負責確保本集團擁有充足流動資金以應付所有營運活動、確保有適當之資金組合以避免期限錯配並在存在年期差距時降低價格及再投資利率風險並監察相關市場之資金充足性及流動性。

Compliance with liquidity and funding requirements is monitored by the ALCO and is reported to the RCB on a regular basis. This process includes:

資產負債委員會負責監管資金流動性及融資規定之遵循，及定期向董事會風險委員會匯報。該過程包括：

- maintaining balances within relevant regulatory requirements;
- projecting cash flows under various stress scenarios and considering the level of liquid assets necessary in relation thereto;

- 於有關監管規定範圍內維持平衡；
- 預測各種壓力情況下的現金流量及考慮與此有關的必要流動資產水平；

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)

- maintaining adequate intraday liquidity position and assessing how the intraday liquidity profile will change in conditions of stress;
- monitoring balance sheet liquidity and loan to deposit ratios against internal requirements;
- maintaining a diverse range of funding sources with adequate back-up facilities;
- managing the concentration and profile of debt maturities;
- managing lending commitment to customers within pre-determined management alert triggers;
- managing debt financing plans;
- monitoring depositor concentration in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix;
- maintaining funding contingency plans, which identify early indicators of stress conditions and describe actions to be taken in the event of difficulties arising from systematic or other crises, while minimising adverse long-term implications for the business; and
- managing liquidity on a legal entity and on a group basis. Intragroup funding transactions are carried out at arm's length and treated in the same way as transactions with non-related third parties and controlled within pre-determined management alert triggers.

(D) 流動資金風險管理(續)

- 維持充足當日流動資金狀況及評估當日流動資金狀況在壓力條件下將如何變動；
- 依照內部規定監控資產負債流動性及貸存比率；
- 以充足後備融資維持多元化的資金來源；
- 管理債務期限的組合及集中度；
- 按預定管理警告觸發管理客戶借貸承擔；
- 管理債務融資計劃；
- 監察存戶的集中性，以避免過度依賴個別大額存戶以及確保整體資金組合令人滿意；
- 設立應急融資計劃，載明於系統性或其他危機導致困難時識別早期壓力狀況之預警指標並說明將予採取的行動，而降低對業務的不利長期影響；及
- 按法人實體及集團基準管理流動資金。集團內公司間之融資交易以公平方式進行，並按與非關聯第三方進行交易的相同方式處理及受預定管理警告觸發控制。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**Primary sources of funding**

Customer deposits form a significant part of the Group's overall funding. The Group places considerable importance on the stability of these deposits, which is achieved through the Group's retail and corporate banking activities and by maintaining depositor confidence in the Group's capital strength. In order to lengthen the duration of the funding, the Group issues certificates of deposit with different maturities from time to time. Interbank markets are also accessed for the purposes of providing additional funding, maintaining a regular presence in local money markets and optimising asset and liability maturities.

The management of funding and liquidity risk

As part of its liquidity risk management, the Group focuses on a number of components, including maintaining sufficient liquid assets, maintaining diversified sources of liquidity, reserving necessary funding capacity and contingency planning. The Group manages liquidity risk by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudential levels. Debt securities held are marked to the market on daily basis to ensure their market liquidity. The Group also adopts a funding strategy that is to achieve diversification of funding by controlling the concentration of top depositors, wholesale funding and reliance on foreign exchange swap markets. Moreover, adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflows in the ordinary course of business.

(D) 流動資金風險管理(續)**資金的主要來源**

客戶存款構成本集團整體資金的重大部分。本集團相當重視該等存款的穩定性，方式為透過本集團零售及企業銀行業務及維持存款人對本集團資本實力的信心。為延長資金的期限，本集團不時發行不同到期日的存款證。亦有透過銀行同業市場以便取得額外資金，維持本行於本地同業市場的參與及優化資產及負債到期狀況。

融資及流動資金風險的管理

本集團之流動資金風險管理集中於數個項目，包括保持充足流動資產、維持分散的流動資金來源、維持所需的融資能力及應變計劃。本集團透過持有充足之流動資產（如現金及短期基金與證券）確保能在審慎限額內滿足短期資金需求。本集團每日對所持有債務證券進行市場評價以確保其市場流動性。本集團亦採納多元化的融資策略，包括透過控制大額存戶的集中度、批發融資及對外匯掉期市場的依賴性。此外，維持充足的備用融資以提供策略性流動資金，從而滿足於日常業務過程中未預計及重大現金流出。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**The management of funding and liquidity risk (continued)**

In addition to observing the statutory liquidity ratio, the Group has established different liquidity risk metrics, including but not limited to the liquidity maintenance ratio, loan-to-deposit ratio, cumulative cash flow gap, concentration of funding sources and medium-term funding ratio to measure and analyse its liquidity risks. Financial Control Division is responsible for measurement and monitoring of these liquidity metrics and reporting to the ALCO regularly.

Core deposits

The Group monitors the stability of customer deposits by means of the core deposit ratio, which is the ratio of core deposits to total customer deposits. The Group categorizes customer deposits into core deposits after taking into consideration of nature of deposits, relationship history with customers and stability of customer's total balance. An alert trigger level is set on the core deposits ratio which is monitored by the ALCO.

Loan to deposit ratio

The Group emphasises the importance of customer deposits as a source of funds to finance lending to customers, and mitigate against reliance on short-term interbank funding. A limit on the loan to deposit ratio is established and approved by the RCB and monitored by the ALCO.

(D) 流動資金風險管理(續)**融資及流動資金風險的管理(續)**

除緊守法定的流動資金比率外，本集團已設立不同的流動資金風險標準以衡量及分析流動資金風險，包括(但不限於)流動性維持比率、貸存比率、累計現金流差、資金來源集中度及中長期資金比率。財務部門負責計量及監察該等流動資金標準及定期向資產負債委員會匯報。

核心存款

本集團透過核心存款比率(即核心存款對客戶存款總額的比率)監察客戶存款的穩定性。本集團經計及存款性質、與客戶的歷史關係及客戶總餘額的穩定性將客戶存款分類為核心存款。本集團亦為核心存款比率設立警告觸發水平，該水平由資產負債委員會監察。

貸存比率

本集團重視客戶存款的重要性，視之為撥付貸款予客戶的資金來源，並減少對短期銀行同業融資的依賴。貸存比率的限制由董事會風險委員會設立並批准，且由資產負債委員會監察。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**The management of funding and liquidity risk
(continued)****Cash flow projection and stress testing**

The Group conducts cash flow analysis and cash flow projection arising from on-and off-balance sheet items over a set of time horizons on a regular basis to identify funding needs in specific time buckets. The Group also regularly performs stress tests on its liquidity position. In the stress test, both on-and off-balance sheet items with a cash flow impact are considered, with applicable hypothetical and historical assumptions. Three stressed scenarios, namely an institution-specific crisis scenario, a general market crisis scenario, and a combined scenario are adopted with minimum survival period defined pursuant to HKMA's Supervisory Policy Manual guideline "Sound Systems and Controls for Liquidity Risk Management". Stress testing assumptions are reviewed and approved by the ALCO regularly to ensure their continued appropriateness.

Liquidity Cushion

The Group maintains a stock of high-quality readily liquefiable assets as a liquidity cushion against a range of stressed scenarios. The eligible assets are unencumbered, low credit risk and low market risk. The liquidity cushion is segregated from debt securities held for trading purposes. A certain portion of the liquidity cushion is made up of the most liquid and readily marketable assets (such as debt securities issued by government or multinational development banks) that can be easily liquidated to meet funding needs in the initial phase of liquidity stress.

(D) 流動資金風險管理(續)**融資及流動資金風險的管理(續)****現金流量預測及壓力測試**

本集團定期透過對一系列時間內的資產負債表內外項目進行現金流量分析及預測以確定特定時間內的資金需要。本集團亦定期對流動資金狀況進行壓力測試。本集團的壓力測試均已透過運用適當的理論及歷史假設考慮資產負債表內外項目連同會對現金流量造成的影響。三個壓力情景(即個別銀行危機、整體市場危機及綜合危機)均採用金管局監管政策手冊指引「穩健的流動資金風險管理系統及管控措施」界定的最短存活期。資產負債委員會定期檢討及審批壓力測試假設，以確保其持續適用。

流動資金緩衝

本集團維持充足的可隨時變現的優質流動資產，作為在一系列壓力情況下的流動資金緩衝。合資格資產並不附帶產權負擔，承擔低信貸風險及低市場風險。流動資金緩衝須與持作交易用途的債務證券分開管理。流動資金緩衝的若干部分由最具流動性並可隨時變現的有價資產(例如由政府或多邊發展銀行發行的債務證券)組成。有關資產極易變現，可滿足流動資金壓力初始階段的資金需求。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**The management of funding and liquidity risk (continued)****Liquidity Cushion (continued)**

The size of the liquidity cushion shall be adequate to meet the Group's day-to-day liquidity needs and also emergency funding needs under both normal and stress market conditions. The minimum required size of the liquidity cushion is determined with reference to the funding gap generated from the Group's regular liquidity stress testing results. Management alert triggers are established by the ALCO to ensure sufficient size of liquidity cushion is maintained and appropriate diversification among the liquidity cushion is achieved. The size and mix of the liquidity cushion is reviewed by the ALCO regularly.

Contingent liquidity risk

The Group provides customers with committed and standby facilities. These facilities increase the funding requirements of the Group when customers drawdown. The liquidity risk associated with the potential drawdown on committed facilities is factored into our stressed scenarios and a management alert trigger is set for these facilities.

(D) 流動資金風險管理(續)**融資及流動資金風險的管理(續)****流動資金緩衝(續)**

流動資金緩衝規模應足以滿足本集團日常流動資金需求以及正常及壓力市況下之緊急資金需求。最小規模的流動資金緩衝需求乃經參考本集團流動資金定期壓力測試結果產生之資金缺口釐定。資產負債委員會設定管理警告觸發水平，以確保維持足夠規模之流動資金緩衝及達至流動資金緩衝的適當多元化。資產負債委員會定期審查流動資金緩衝規模及組合。

或然流動資金風險

本集團向客戶提供承諾及備用融資。倘客戶提取資金，該等融資將增加本集團資金需求。本集團之壓力測試情景已考慮就承諾融資相關的流動資金風險，且就該等承諾融資設定管理警告觸發水平。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**The management of funding and liquidity risk (continued)****Contingency funding plan**

The Group has formulated a Contingency Funding Plan (“CFP”) that describes the Group’s strategy for dealing with any liquidity problem and the procedures for making up cash flow deficits in emergency situations. The CFP is designed to be pro-active and pre-emptive. The Group utilises early warning indicators, which cover both qualitative and quantitative measures, monitoring both internal and external factors. Should there be any early signs of significant impact on the Group’s liquidity position, the management would be informed for their consideration. Once the CFP is triggered, a Crisis Management Team, which is led by senior management, is formed to handle the crisis. Strategy and procedures in obtaining contingency funding, as well as roles and responsibilities of parties concerned are clearly stated. The CFP also includes the analysis of cash flow projections to estimate potential liquidity needs under stress scenarios.

The CFP is subject to regular testing to ensure its effectiveness and operational feasibility, particularly in respect of the availability of the contingency sources of funding listed in it. The CFP is also subject to review and update on a regular basis to ensure it remains robust over time. Any changes to the CFP would be approved by the RCB.

Moreover, in accordance with the HKMA’s Supervisory Policy Manual guideline “Recovery Planning”, the Group has established a Recovery Plan, which has been approved by the Board. The Recovery Plan helps ensure that the Group is able to recover quickly from period of severe stress and preserve or restore its liquidity level. The Recovery Plan is subject to regular, at least annual, review and update.

(D) 流動資金風險管理(續)**融資及流動資金風險的管理(續)****應急融資計劃**

本集團已制定應急融資計劃，當中訂明處理流動資金問題的策略及於緊急情況下彌補現金流不足的程序。應急融資計劃旨在提供防患未然的積極措施。本集團運用預早警報指標，當中包括定性及定量措施，藉以監察內部及外在因素。假如有任何早期跡象顯示本集團流動資金狀況將受重大影響，管理層將獲通知供其考慮。一旦啟動應急融資計劃，將成立由高級管理層領導的危機管理團隊，專責處理危機。應急融資計劃訂明取得應急資金的策略及程序，以及有關各方的職務及職責。應急融資計劃亦包括現金流量預測分析以估計壓力情況下的潛在流動資金需求。

對應急融資計劃須定期進行測試，確保其效益及操作可行性，尤其是列於其中之資金來源之可獲得性。應急融資計劃亦須定期檢討及更新，確保其長期保持活力。應急融資計劃之任何變動將由董事會風險委員會批准。

此外，根據金管局監管政策手冊指引「恢復計劃」，本集團已設立恢復計劃並獲董事會批准。恢復計劃有助本集團迅速自重大壓力期內恢復並保持其流動資金水平。恢復計劃須定期（最少一年）審閱及更新。

(D) LIQUIDITY RISK MANAGEMENT (CONTINUED)**The management of funding and liquidity risk (continued)****Liquidity maintenance ratio under the Hong Kong Banking Ordinance**

The Group's average liquidity maintenance ratio for the period ended 30 June 2017 was well above the statutory minimum ratio of 25%.

Average liquidity
maintenance ratio

平均流動性維持比率

The average liquidity maintenance ratio for the period ended 30 June 2017 is computed as the arithmetic mean of the average value of each calendar month's average ratio as reported in the "Return of Liquidity Position of an Authorized Institution" (MA(BS)1E) calculated in accordance with the Banking (Liquidity) Rules for regulatory purposes. The liquidity maintenance ratio is computed on a consolidated basis which comprises the Bank and Fubon Credit (Hong Kong) Limited as designated by the HKMA for regulatory purposes.

(D) 流動資金風險管理(續)**融資及流動資金風險的管理(續)****香港《銀行業條例》項下流動性維持比率**

本集團截至二零一七年六月三十日止期間的平均流動性維持比率高於法定最低比率25%。

| | As at |
|-----------------|---------------------|
| 30 June 2017 | 31 December 2016 |
| 於二零一七年 六月三十日 | 於二零一六年 十二月三十一日 |
| % | % |
| 51.19 | 48.49 |

截至二零一七年六月三十日止期間的平均流動性維持比率按每個曆月平均比率的算術平均值計算，而每個曆月平均比率是根據《銀行業（流動性）規則》為進行監管計算，並與「認可機構流動資金狀況申報表」（MA(BS)1E）中申報的數字相同。流動性維持比率按由金管局為進行監管指定的包括本行及富邦財務（香港）有限公司在內的綜合基準計算。

(E) OVERVIEW OF RISK-WEIGHTED AMOUNT

(E) 風險加權數額概覽

| | | | (a) | (b) | (c) |
|-------------|--|--|--|--|--|
| | | | RWA 風險加權數額 | | Minimum capital requirements 最低資本規定 |
| | | | As at 30 June 2017 於二零一七年 六月三十日 HK\$'000 千港元 | As at 31 December 2016 於二零一六年 十二月三十一日 HK\$'000 千港元 | As at 30 June 2017 於二零一七年 六月三十日 HK\$'000 千港元 |
| 1 | Credit risk for non-securitization exposures | 非證券化類別風險承擔的信用風險 | 54,836,626 | 51,563,630 | 4,386,930 |
| 2 | Of which STC approach | 其中 STC 計算法 | 54,836,626 | 51,563,630 | 4,386,930 |
| 2a | Of which BSC approach | 其中 BSC 計算法 | - | - | - |
| 3 | Of which IRB approach | 其中 IRB 計算法 | - | - | - |
| 4 | Counterparty credit risk | 對手方信用風險 | 1,253,086 | 1,270,180 | 100,247 |
| 5 | Of which SA-CCR | 其中 SA-CCR 計算法 | - | - | - |
| 5a | Of which CEM | 其中現行風險承擔方法 | 1,253,086 | 1,270,180 | 100,247 |
| 6 | Of which IMM(CCR) approach | 其中 IMM(CCR) 計算法 | - | - | - |
| 7 | Equity exposures in banking book under the market-based approach | 使用市場基準計算法的銀行 帳內股權風險承擔 | - | - | - |
| 8, 9 and 10 | CIS exposures | 集體投資計劃風險承擔 | 267,212 | 179,909 | 21,377 |
| 8、9及10 | | | | | |
| 11 | Settlement risk | 交收風險 | 179,900 | 260,275 | 14,392 |
| 12 | Securitization exposures in banking book | 銀行帳內的證券化類別風險承擔 | - | - | - |
| 13 | Of which IRB(S) approach – ratings-based method | 其中 IRB(S) 計算法 – 評級基準方法 | - | - | - |
| 14 | Of which IRB(S) approach – supervisory formula method | 其中 IRB(S) 計算法 – 監管公式方法 | - | - | - |
| 15 | Of which STC(S) approach | 其中 STC(S) 計算法 | - | - | - |
| 16 | Market risk | 市場風險 | 66,875 | 52,550 | 5,350 |
| 17 | Of which STM approach | 其中 STM 計算法 | 66,875 | 52,550 | 5,350 |
| 18 | Of which IMM approach | 其中 IMM 計算法 | - | - | - |
| 19 | Operational risk | 業務操作風險 | 2,882,200 | 2,788,613 | 230,576 |
| 20 | Of which BIA approach | 其中 BIA 計算法 | 2,882,200 | 2,788,613 | 230,576 |
| 21 | Of which STO approach | 其中 STO 計算法 | - | - | - |
| 21a | Of which ASA approach | 其中 ASA 計算法 | - | - | - |
| 22 | Of which AMA approach | 其中 AMA 計算法 | N/A | N/A | N/A |
| 23 | Amounts below the thresholds for deduction (subject to 250% RW) | 低於扣減門檻的數額 (須計算 250% 風險權重) | 2,092,000 | 1,911,155 | 167,360 |
| 24 | Capital floor adjustment | 資本下限調整 | - | - | - |
| 24a | Deduction to RWA | 風險加權數額扣減 | 1,252,062 | 1,263,646 | 100,165 |
| 24b | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital | 其中不包括在二級資本內的一般 銀行業務風險監管儲備及 集體準備金的部分 | - | - | - |
| 24c | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | 其中不包括在二級資本內的土地及 建築物因價值重估而產生的累積 公平價值收益的部分 | 1,252,062 | 1,263,646 | 100,165 |
| 25 | Total | 總計 | 60,325,837 | 56,762,666 | 4,826,067 |

N/A : Not applicable in the case of Hong Kong

N/A : 不適用於香港情況

(F) CREDIT QUALITY OF EXPOSURES

(F) 風險承擔的信用質素

| | | | As at 30 June 2017 於二零一七年六月三十日 | | | |
|-------------------------------|---|--|-------------------------------------|------------------|-------------------|--|
| | | | HK\$'000 千港元 | | | |
| | (a) | (b) | (c) | (d) | | |
| | Gross carrying amounts of 以下項目的總賬面數額 | | | | | |
| | Defaulted exposures 違責風險的 風險承擔 | Non-defaulted exposures 非違責風險的 風險承擔 | Allowances/ impairments 備抵/減值 | Net values 淨值 | | |
| 1 Loans | 貸款 | 230,466 | 44,991,610 | 264,868 | 44,957,208 | |
| 2 Debt securities | 債務證券 | – | 37,293,353 | – | 37,293,353 | |
| 3 Off-balance sheet exposures | 資產負債表外風險承擔 | – | 1,956,378 | – | 1,956,378 | |
| 4 Total | 總計 | 230,466 | 84,241,341 | 264,868 | 84,206,939 | |

(G) CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES

(G) 違責貸款及債務證券的改變

| | | | As at 30 June 2017 於二零一七年六月三十日 | |
|---|---|--------------------|-----------------------------------|--|
| | | | (a) HK\$'000 千港元 | |
| 1 | Defaulted loans and debt securities at end of the previous reporting period | 於上一報告期末違責貸款及債務證券結餘 | 334,282 | |
| 2 | Loans and debt securities that have defaulted since the last reporting period | 期內發生的違責貸款及債務證券 | 29,477 | |
| 3 | Returned to non-defaulted status | 轉回至非違責狀況 | (83,257) | |
| 4 | Amounts written off | 撇帳額 | (31,322) | |
| 5 | Other changes | 其他變動 | (18,714) | |
| 6 | Defaulted loans and debt securities at end of the current reporting period | 於現行報告期末違責貸款及債務證券結餘 | 230,466 | |

(H) CREDIT RISK EXPOSURE AND THE EFFECTS OF RECOGNIZED CREDIT RISK MITIGATIONS

(H) 信用風險承擔及認可減低信用風險措施的影響

As at 30 June 2017
於二零一七年六月三十日

HK\$'000

千港元

| | Exposure classes 風險承擔類別 | | (a) | (b) | (c) | (d) | (e) | (f) |
|----|--|------------------------------|-------------------------------|---------------------------------|-------------------------------|---------------------------------|---------------------|--------------|
| | | | Exposures pre-CCF and pre-CRM | Exposures post-CCF and post-CRM | Exposures pre-CCF and pre-CRM | Exposures post-CCF and post-CRM | RWA and RWA density | |
| | | | 未將 CCF 及減低信用風險措施計算在內的風險承擔 | 已將 CCF 及減低信用風險措施計算在內的風險承擔 | 未將 CCF 及減低信用風險措施計算在內的風險承擔 | 已將 CCF 及減低信用風險措施計算在內的風險承擔 | 風險加權數額及風險加權數額密度 | |
| | | | On-balance sheet | Off-balance sheet | On-balance sheet | Off-balance sheet | | |
| | | | amount | amount | amount | amount | RWA | RWA density |
| | | | 資產負債表內數額 | 資產負債表外數額 | 資產負債表內數額 | 資產負債表外數額 | 風險加權數額 | 風險加權數額密度 |
| | | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 | % |
| | | | 千港元 | 千港元 | 千港元 | 千港元 | 千港元 | 百分比 |
| 1 | Sovereign exposures | 官方實體風險承擔 | 3,932,708 | – | 5,273,486 | – | 60,509 | 1.15 |
| 2 | PSE exposures | 公營單位風險承擔 | 523,008 | – | 616,253 | – | 123,251 | 20.00 |
| 2a | Of which: domestic PSEs | 其中：本地公營單位 | 523,008 | – | 616,253 | – | 123,251 | 20.00 |
| 2b | Of which: foreign PSEs | 其中：非本地公營單位 | – | – | – | – | – | – |
| 3 | Multilateral development bank exposures | 多邊發展銀行風險承擔 | – | – | – | – | – | – |
| 4 | Bank exposures | 銀行風險承擔 | 1,712,129 | – | 1,712,129 | – | – | 0.00 |
| 5 | Securities firm exposures | 證券商號風險承擔 | 21,656,352 | – | 22,721,855 | – | 8,854,162 | 38.97 |
| 6 | Corporate exposures | 證券商號風險承擔 | 785,221 | – | 785,221 | – | 392,611 | 50.00 |
| 7 | CIS exposures | 法團風險承擔 | 38,339,082 | 6,388,046 | 35,591,984 | 903,353 | 30,875,508 | 84.60 |
| 8 | Cash items | 集體投資計劃風險承擔 | – | – | – | – | – | – |
| 9 | Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis | 現金項目 | 190,969 | – | 757,038 | – | 42,212 | 5.58 |
| | | 以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔 | – | – | – | – | – | – |
| 10 | Regulatory retail exposures | 監管零售風險承擔 | 5,399,441 | 19,955,399 | 5,381,747 | 22,100 | 4,052,885 | 75.00 |
| 11 | Residential mortgage loans | 住宅按揭貸款 | 12,554,968 | – | 12,322,785 | – | 4,844,778 | 39.32 |
| 12 | Other exposures which are not past due exposures | 不屬逾期風險承擔的其他風險承擔 | 5,553,529 | – | 5,484,909 | – | 5,484,909 | 100.00 |
| 13 | Past due exposures | 逾期風險承擔 | 89,003 | – | 89,003 | – | 105,801 | 118.87 |
| 14 | Significant exposures to commercial entities | 對商業實體的重大風險承擔 | – | – | – | – | – | – |
| 15 | Total | 總計 | 90,736,410 | 26,343,445 | 90,736,410 | 925,453 | 54,836,626 | 59.82 |

(I) CREDIT RISK EXPOSURES BY ASSET CLASSES
AND BY RISK WEIGHTS(II) 按資產類別和按風險權重
劃分的信用風險承擔

| | | As at 30 June 2017 於二零一七年六月三十日 HK\$'000 千港元 | | | | | | | | | | Total credit risk exposures amount (post CCF and Others post CRM) 總信用風險承擔 額(已將CCF及 減低信用風險 措施計算在內) | |
|---------------------|---|--|------------|------------------|-------------------|-------------------|------------------|-------------------|---------------|--------------|-----------|---|--|
| Risk Weight 風險權重 | Exposure class 風險承擔類別 | (a) 0% | (b) 10% | (c) 20% | (d) 35% | (e) 50% | (f) 75% | (g) 100% | (h) 150% | (ha) 250% | (i) 其他 | (j) | |
| 1 | Sovereign exposures 官方實體風險承擔 | 4,970,939 | - | 302,547 | - | - | - | - | - | - | - | 5,273,486 | |
| 2 | PSE exposures 公營單位風險承擔 | - | - | 616,253 | - | - | - | - | - | - | - | 616,253 | |
| 2a | Of which: domestic PSEs 其中：本地公營單位 | - | - | 616,253 | - | - | - | - | - | - | - | 616,253 | |
| 2b | Of which: foreign PSEs 其中：非本地公營單位 | - | - | - | - | - | - | - | - | - | - | - | |
| 3 | Multilateral development bank exposures 多邊發展銀行風險承擔 | 1,712,129 | - | - | - | - | - | - | - | - | - | 1,712,129 | |
| 4 | Bank exposures 銀行風險承擔 | - | - | 8,355,885 | - | 14,365,970 | - | - | - | - | - | 22,721,855 | |
| 5 | Securities firm exposures 證券商風險承擔 | - | - | - | - | 785,221 | - | - | - | - | - | 785,221 | |
| 6 | Corporate exposures 法團風險承擔 | - | - | 260,557 | - | 10,822,766 | - | 25,412,014 | - | - | - | 36,495,337 | |
| 7 | CIS exposures 集體投資計劃風險承擔 | - | - | - | - | - | - | - | - | - | - | - | |
| 8 | Cash items 現金項目 | 545,976 | - | 211,062 | - | - | - | - | - | - | - | 757,038 | |
| 9 | Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis 以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔 | - | - | - | - | - | - | - | - | - | - | - | |
| 10 | Regulatory retail exposures 監管零售風險承擔 | - | - | - | - | - | 5,403,847 | - | - | - | - | 5,403,847 | |
| 11 | Residential mortgage loans 住宅按揭貸款 | - | - | - | 11,253,421 | - | 653,133 | 416,231 | - | - | - | 12,322,785 | |
| 12 | Other exposures which are not past due exposures 不屬逾期風險承擔的 其他風險承擔 | - | - | - | - | - | 5,494,909 | - | - | - | - | 5,494,909 | |
| 13 | Past due exposures 逾期風險承擔 | - | - | - | - | - | 55,407 | 33,596 | - | - | - | 89,003 | |
| 14 | Significant exposures to commercial entities 對商業實體的 重大風險承擔 | - | - | - | - | - | - | - | - | - | - | - | |
| 15 | Total 總計 | 7,229,044 | - | 9,746,304 | 11,253,421 | 25,973,957 | 6,056,980 | 31,368,561 | 33,596 | - | - | 91,661,863 | |

(J) ANALYSIS OF COUNTERPARTY DEFAULT RISK EXPOSURE BY APPROACH

(J) 按計算法劃分的對手方違責風險的風險承擔分析

| | | | As at 30 June 2017 於二零一七年六月三十日 | | | | |
|----|-----------------------------------|---------------------------------|-----------------------------------|---|---|-------------------------------|---------|
| | (a) | (b) | (c) | (d) | (e) | (f) | |
| | Replacement cost (RC) | PFE | Effective EPE | Alpha α used for computing default risk exposure | Default risk exposure after CRM 已將減低 信用風險 措施計算 在內的違責 風險的 風險承擔 | RWA | |
| | 重置成本 HK\$'000 千港元 | 潛在未來 風險承擔 HK\$'000 千港元 | 有效 預期正 風險承擔 | 用作計算 違責風險 的風險 承擔的 α | 風險的 風險承擔 HK\$'000 千港元 | 風險加權 數額 HK\$'000 千港元 | |
| 1 | SA-CCR (for derivative contracts) | SA-CCR 計算法 (對於衍生工具合約) | - | - | - | - | |
| 1a | CEM | 現行風險承擔方法 | 640,929 | 408,672 | 1.47 | 599,633 | 253,636 |
| 2 | IMM (CCR) approach | IMM(CCR) 計算法 | - | - | - | - | |
| 3 | Simple Approach (for SFTs) | 簡易方法 (對於證券融資交易) | - | - | 1,839,184 | 868,063 | |
| 4 | Comprehensive Approach (for SFTs) | 全面方法 (對於證券融資交易) | - | - | - | - | |
| 5 | VaR (for SFTs) | 風險值 (對於證券融資交易) | - | - | - | - | |
| 6 | Total | 總計 | - | - | - | 1,121,699 | |

(K) CREDIT VALUATION ADJUSTMENT CAPITAL CHARGE

(K) 信用估值調整 (CVA) 資本要求

| | | | As at 30 June 2017 於二零一七年六月三十日 | |
|--|-------------------------------|--|---|---|
| | | | (a) EAD post CRM 已將減低信用風險措施 效果計算在內的 EAD HK\$'000 千港元 | (b) RWA 風險加權數額 HK\$'000 千港元 |
| Netting sets for which CVA capital charge is calculated by the advanced CVA method | 使用高級 CVA 方法計算 CVA 資本要求的淨額計算組合 | | - | - |
| 1 (i) VaR (after application of multiplication factor if applicable) | (i) 風險值 (使用倍增因數 (如適用) 後) | | - | - |
| 2 (ii) Stressed VaR (after application of multiplication factor if applicable) | (ii) 受壓風險值 (使用倍增因數 (如適用) 後) | | - | - |
| 3 Netting sets for which CVA capital charge is calculated by the standardized CVA method | 使用標準 CVA 方法計算 CVA 資本要求的淨額計算組合 | | 599,633 | 131,387 |
| 4 Total | 總計 | | 599,633 | 131,387 |

**(L) COUNTERPARTY DEFAULT RISK EXPOSURES
BY ASSET CLASS AND BY RISK WEIGHTS****(L) 按資產類別和按風險權重劃分
的對手方違責風險的風險承擔**

| | | As at 30 June 2017 於二零一七年六月三十日 | | | | | | | | | |
|---------------------|--|-----------------------------------|-----|---------|------|-----------|--------|---------|------|------|--|
| | | HK\$'000 千港元 | | | | | | | | | |
| Risk Weight 風險權重 | Exposure class 風險承擔類別 | (a) | (b) | (c) | (ca) | (d) | (e) | (f) | (g) | (ga) | (h) (i) |
| | | 0% | 10% | 20% | 35% | 50% | 75% | 100% | 150% | 250% | Total default risk exposure after CRM 已將減低信用風險措施計算在內的總違責風險的風險承擔 其他 |
| 1 | Sovereign exposures 官方實體風險承擔 | - | - | - | - | - | - | - | - | - | - |
| 2 | PSE exposures 公營單位風險承擔 | - | - | - | - | - | - | - | - | - | - |
| 2a | Of which: domestic PSEs 其中：本地公營單位 | - | - | - | - | - | - | - | - | - | - |
| 2b | Of which: foreign PSEs 其中：非本地公營單位 | - | - | - | - | - | - | - | - | - | - |
| 3 | Multilateral development bank exposures 多邊發展銀行風險承擔 | - | - | - | - | - | - | - | - | - | - |
| 4 | Bank exposures 銀行風險承擔 | - | - | 838,663 | - | 117,876 | - | 234 | - | - | 956,763 |
| 5 | Securities firm exposures 證券商號風險承擔 | - | - | 6,829 | - | 1,113,550 | - | - | - | - | 1,120,379 |
| 6 | Corporate exposures 法團風險承擔 | - | - | - | - | 5,476 | - | 123,058 | - | - | 128,534 |
| 7 | CIS exposures 集體投資計劃風險承擔 | - | - | - | - | - | - | - | - | - | - |
| 8 | Regulatory retail exposures 監管零售風險承擔 | - | - | - | - | - | 89,136 | - | - | - | 89,136 |
| 9 | Residential mortgage loans 住宅按揭貸款 | - | - | - | - | - | - | - | - | - | - |
| 10 | Other exposures which are not past due exposures 不屬逾期風險承擔的其他風險承擔 | - | - | - | - | - | - | 144,006 | - | - | 144,006 |
| 11 | Significant exposures to commercial entities 對商業實體的重大風險承擔 | - | - | - | - | - | - | - | - | - | - |
| 12 | Total 總計 | - | - | 845,482 | - | 1,236,902 | 89,136 | 267,298 | - | - | 2,438,818 |

(M) COMPOSITION OF COLLATERAL FOR COUNTERPARTY DEFAULT RISK EXPOSURES
(M) 作為對手方違責風險的風險承擔的抵押品組成

As at 30 June 2017
於二零一七年六月三十日
HK\$'000
千港元

| | | (a) | (b) | (c) | (d) | (e) | (f) |
|--------------------------|-----------|---|----------------------|--|----------------------|---|--|
| | | Derivative contracts 衍生工具合約 | | | | SFTs 證券融資交易 | |
| | | Fair value of recognized collateral received 收取的認可抵押品的公平價值 | Unsegregated 非分隔的 | Fair value of posted collateral 提供的抵押品的公平價值 | Unsegregated 非分隔的 | Fair value of recognized collateral received 收取的認可抵押品的公平價值 | Fair value of posted collateral 提供的抵押品的公平價值 |
| | | Segregated 分隔的 | Unsegregated 非分隔的 | Segregated 分隔的 | Unsegregated 非分隔的 | Segregated 分隔的 | Unsegregated 非分隔的 |
| Cash – domestic currency | 現金 – 本地貨幣 | 59,043 | - | - | - | - | - |
| Cash – other currencies | 現金 – 其他貨幣 | 326,371 | - | - | - | 10,229,131 | - |
| Domestic sovereign debt | 本地國債 | - | - | - | - | - | - |
| Other sovereign debt | 其他國債 | - | - | - | - | - | - |
| Government agency debt | 政府機構債券 | - | - | - | - | - | - |
| Corporate bonds | 法團債券 | - | - | - | - | - | - |
| Equity securities | 股權證券 | 45,987 | - | - | - | - | - |
| Other collateral | 其他抵押品 | - | - | - | - | - | - |
| Total | 總計 | 431,401 | - | - | - | 10,229,131 | - |

(N) MARKET RISK UNDER STM APPROACH
(N) 在 STM 計算法下的市場風險

As at 30 June 2017
於二零一七年六月三十日
HK\$'000
千港元
(a)
RWA
風險加權數額

| | | 直接產品風險承擔 | |
|---|---|------------------|---------------|
| 1 | Outright product exposures | 利率風險承擔 (一般及特定風險) | |
| | Interest rate exposures (general and specific risk) | | 24,750 |
| 2 | Equity exposures (general and specific risk) | 股權風險承擔 (一般及特定風險) | - |
| 3 | Foreign exchange (including gold) exposures | 外匯 (包括黃金) 風險承擔 | 42,125 |
| 4 | Commodity exposures | 商品風險承擔 | - |
| | Option exposures | 期權風險承擔 | |
| 5 | Simplified approach | 簡化計算法 | - |
| 6 | Delta-plus approach | 得爾塔附加計算法 | - |
| 7 | Other approach | 其他計算法 | - |
| 8 | Securitization exposures | 證券化類別風險承擔 | - |
| 9 | Total | 總計 | 66,875 |

(O) OVERDUE AND RESCHEDULED ASSETS
(O) 逾期及經重組資產
(i) Overdue advances to customers
(i) 逾期客戶貸款

| | | As at | | | |
|--|----------------------------|--------------|---------------------|------------------|---------------------|
| | | 30 June 2017 | | 31 December 2016 | |
| | | 於二零一七年六月三十日 | | 於二零一六年十二月三十一日 | |
| | | HK\$'000 | % of total advances | HK\$'000 | % of total advances |
| | | 千港元 | 佔貸款總額之百分比 | 千港元 | 佔貸款總額之百分比 |
| Gross advances to customers which have been overdue with respect to either principal or interest for periods of: | 客戶貸款總額之本金或利息有逾期： | | | | |
| - 6 months or less but over 3 months | —六個月或以下惟三個月以上 | 13,671 | 0.03 | 10,039 | 0.02 |
| - 1 year or less but over 6 months | —一年或以下惟六個月以上 | 19,209 | 0.04 | 93,349 | 0.21 |
| - Over 1 year | —一年以上 | 143,485 | 0.32 | 82,392 | 0.19 |
| | | 176,365 | 0.39 | 185,780 | 0.42 |
| Covered portion of overdue loans and advances | 逾期借貸及貸款的有抵押部分 | 15,961 | | 5,729 | |
| Current market value of collateral held against the covered portion of overdue loans and advances | 就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市值 | 31,246 | | 15,500 | |
| Uncovered portion of overdue loans and advances | 逾期借貸及貸款的無抵押部分 | 160,404 | | 180,051 | |
| Individually assessed impairment allowances in respect of advances overdue for more than three months | 就逾期超過三個月之貸款所作之個別評估減值撥備 | 136,748 | | 124,573 | |

Collateral held with respect to overdue loans and advances are mainly residential properties, residential car parking space and commercial property.

就逾期借貸及貸款而持有之抵押品主要為住宅物業、住宅車位及商業物業。

(O) OVERDUE AND RESCHEDULED ASSETS (CONTINUED)

(ii) Rescheduled advances to customers

Rescheduled loans and advances to customers are stated net of any loans and advances that have subsequently become overdue for over 3 months and can be analysed as follows:

(O) 逾期及經重組資產 (續)

(ii) 重定還款期的客戶貸款

重定還款期的借款及客戶貸款乃扣除已隨後逾期超過三個月的任何借款及貸款列賬，並可分析如下：

| | | As at | |
|-----------------------------------|------------|---------------------|---------------------|
| | | 30 June 2017 | 31 December 2016 |
| | | 於二零一七年六月三十日 | 於二零一六年十二月三十一日 |
| | | % of gross advances | % of gross advances |
| | | 估貸款總額之百分比 | 估貸款總額之百分比 |
| | | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 |
| Rescheduled advances to customers | 重定還款期的客戶貸款 | 9,517 | 20,012 |
| | | 0.02 | 0.05 |

(P) GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS

(P) 按地區分析的客戶借款及貸款總額

| | | As at 30 June 2017 | | | |
|-----------|------|--------------------------|----------------------------|--|---|
| | | 於二零一七年六月三十日 | | | |
| | | Gross loans and advances | Overdue loans and advances | Impaired loans (individually determined) | Individually assessed impairment allowances |
| | | 借款及貸款總額 | 已逾期借款及貸款 | 減值貸款 (個別釐定) | 個別評估減值撥備 |
| | | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| | | 千港元 | 千港元 | 千港元 | 千港元 |
| Hong Kong | 香港 | 41,142,384 | 117,824 | 165,229 | 88,049 |
| Other | 其他地區 | 4,079,692 | 58,541 | 58,541 | 57,144 |
| | | 45,222,076 | 176,365 | 223,770 | 145,193 |

(P) GEOGRAPHICAL ANALYSIS OF GROSS LOANS AND ADVANCES TO CUSTOMERS (CONTINUED)

(P) 按地區分析的客戶借款及貸款總額(續)

| | | As at 31 December 2016 於二零一六年十二月三十一日 | | | |
|-----------|------|--|---|--|---|
| | | Gross loans and advances 借款及 貸款總額 HK\$'000 千港元 | Overdue loans and advances 已逾期借款 及貸款 HK\$'000 千港元 | Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元 | Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元 |
| Hong Kong | 香港 | 41,047,452 | 136,050 | 276,802 | 106,074 |
| Other | 其他地區 | 2,530,145 | 49,730 | 57,480 | 43,845 |
| | | 43,577,597 | 185,780 | 334,282 | 149,919 |

The above geographical analysis is classified by the location of the borrowers after taking into account the transfer of risk. In general, risk transfer applies when a loan is guaranteed by a party situated in an area different from the counterparty. Only geographical segments constituting 10% or more of the gross loans and advances to customers are disclosed.

The collective impairment allowance is not allocated to any geographical segment.

以上地區分析按借款人所在地，經計算風險轉移後而劃分。一般而言，若貸款的擔保人所處地區與交易對手方不同，則風險轉移至擔保人的所在地區。只有佔客戶借款及貸款總額10%或以上的地區才會作出披露。

綜合減值撥備並無分派予任何地區分部。

(Q) NON-BANK MAINLAND EXPOSURES

The analysis of non-bank Mainland exposures includes the exposure of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

(Q) 中國內地非銀行業之風險

中國內地非銀行業之風險按金管局協議包括本行及其若干附屬公司風險的分析。

| | | 30 June 2017 於二零一七年六月三十日 | | |
|--|---|--|--|--------------------------------|
| | | On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元 | Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元 | Total 總額 HK\$'000 千港元 |
| Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 中央政府、中央政府擁有之實體以及其附屬公司及合營公司 | 8,556,705 | 105,055 | 8,661,760 |
| Local governments, local government-owned entities and their subsidiaries and JVs | 地方政府、地方政府擁有之實體以及其附屬公司及合營公司 | 1,704,194 | 74,038 | 1,778,232 |
| Companies incorporated in and PRC nationals residing in Mainland China | 於中國內地註冊成立之公司及居住於中國內地之中國公民 | 4,731,543 | 163,161 | 4,894,704 |
| Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China | 於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民 | 2,245,526 | 111,105 | 2,356,631 |
| Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures | 本行認為其風險為中國內地非銀行業之風險之其他交易對手 | - | - | - |
| Total | 總額 | 17,237,968 | 453,359 | 17,691,327 |
| Total assets after provision | 資產總值(扣除撥備) | 96,409,475 | | |
| On-balance sheet exposures as percentage of total assets | 資產負債表內之風險佔資產總值之百分比 | 17.88% | | |

**(Q) NON-BANK MAINLAND EXPOSURES
(CONTINUED)**
(Q) 中國內地非銀行業之風險(續)

| | | 31 December 2016 於二零一六年十二月三十一日 | | |
|--|---|--|--|--------------------------------|
| | | On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元 | Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元 | Total 總額 HK\$'000 千港元 |
| Central government, central government-owned entities and their subsidiaries and joint ventures (JVs) | 中央政府、中央政府擁有之實體以及其附屬公司及合營公司 | 6,128,376 | 62,500 | 6,190,876 |
| Local governments, local government-owned entities and their subsidiaries and JVs | 地方政府、地方政府擁有之實體以及其附屬公司及合營公司 | 1,286,061 | 73,077 | 1,359,138 |
| Companies incorporated in and PRC nationals residing in Mainland China | 於中國內地註冊成立之公司及居住於中國內地之中國公民 | 2,185,954 | 123,681 | 2,309,635 |
| Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China | 於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民 | 2,594,178 | 120,801 | 2,714,979 |
| Other counterparties where the exposures to whom are considered by the Bank to be non-bank Mainland China exposures | 本行認為其風險為中國內地非銀行業之風險之其他交易對手 | - | - | - |
| Total | 總額 | 12,194,569 | 380,059 | 12,574,628 |
| Total assets after provision | 資產總值(扣除撥備) | 94,294,107 | | |
| On-balance sheet exposures as percentage of total assets | 資產負債表內之風險佔資產總值之百分比 | 12.93% | | |

(R) CURRENCY CONCENTRATION

The Group's net positions or net structural positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies:

**Equivalent in
HK\$ million**
百萬港元等值

| | |
|-------------------------|---------|
| Spot assets | 現貨資產 |
| Spot liabilities | 現貨負債 |
| Forward purchase | 遠期買入 |
| Forward sales | 遠期賣出 |
| Net option position | 期權倉盤淨額 |
| Net long position | 長盤淨額 |
| Net structural position | 結構性倉盤淨額 |

(R) 外幣持盤量

本集團個別外幣的淨持有額或淨結構性倉盤若佔所持外匯淨盤總額或結構性倉盤總淨額的10%或以上，披露如下：

As at 30 June 2017
於二零一七年六月三十日

| | US dollars 美元 | Chinese renminbi 人民幣 | Other foreign currencies 其他外幣 | Total foreign currencies 外幣總額 |
|-------------------------|------------------------------|-------------------------------------|--|--|
| Spot assets | 33,784 | 3,121 | 11,091 | 47,996 |
| Spot liabilities | (23,077) | (3,035) | (11,023) | (37,135) |
| Forward purchase | 10,358 | 2,437 | 3,611 | 16,406 |
| Forward sales | (20,928) | (2,486) | (3,676) | (27,090) |
| Net option position | – | – | – | – |
| Net long position | 137 | 37 | 3 | 177 |
| Net structural position | – | 1,399 | – | 1,399 |

As at 31 December 2016
於二零一六年十二月三十一日

| | US dollars 美元 | Chinese renminbi 人民幣 | Other foreign currencies 其他外幣 | Total foreign currencies 外幣總額 |
|---------------------------|------------------------------|-------------------------------------|--|--|
| Spot assets | 31,656 | 2,840 | 10,650 | 45,146 |
| Spot liabilities | (20,774) | (2,782) | (10,661) | (34,217) |
| Forward purchase | 7,571 | 2,218 | 3,032 | 12,821 |
| Forward sales | (18,376) | (2,239) | (3,023) | (23,638) |
| Net option position | – | – | – | – |
| Net long/(short) position | 77 | 37 | (2) | 112 |
| Net structural position | – | 1,399 | – | 1,399 |

The net option position is calculated on the basis of the delta-weighted position of options contracts. The structural position represents the Bank's investments in an overseas associate.

期權倉盤淨額乃根據期權合約的「得爾塔加權持倉」為基準計算。結構性倉盤指本行於海外聯營公司的投資。

(S) INTERNATIONAL CLAIMS

The Group's country risk exposures in the tables below are prepared in according to the location and types of the counterparties as defined by the HKMA under the Banking (Disclosure) Rules. International claims are on-balance sheet exposures to counterparties based on the location of the counterparties after taking into account the transfer of risk, and represent the sum of cross-border claims in all currencies and local claims in foreign currencies.

International claims attributable to individual countries or areas not less than 10% of the Group's total international claims, after recognised risk transfer, are shown as follows:

(S) 國際債權

根據銀行業(披露)規則，以下是本集團之國家風險分析，乃參照金管局有關報表所列之交易對手的所在地及類別分類。國際債權包括資產負債表內的風險承擔，按交易對手所在國家或地區作出分類並已計及風險轉移因素後而劃定，其總和包括所有貨幣之跨境債權及本地之外幣債權。

個別國家或地區已計及風險轉移後佔本集團國際債權總額不少於10%之國際債權詳列如下：

| | | As at 30 June 2017 於二零一七年六月三十日 | | | | |
|---------------------------------------|------------------|-----------------------------------|-----------------|--------------------------------|------------------------------|--------|
| Figures in HK\$ million | | Banks | Official sector | Non-bank financial institution | Non-Financial Private Sector | Total |
| 數字以百萬港元呈列 | | 銀行 | 官方機構 | 非銀行金融機構 | 非金融私人機構 | 總額 |
| Counterparty country/ jurisdiction | 交易對手的國家/ 司法權區 | | | | | |
| Developed countries | 發達國家 | 12,344 | 18 | 87 | 280 | 12,729 |
| Offshore centres | 離岸中心 | 726 | – | 3,380 | 11,463 | 15,569 |
| – of which: Hong Kong | — 其中：香港 | 333 | – | 3,141 | 10,213 | 13,687 |
| Developing Asia and Pacific | 發展中的亞洲和 太平洋地區 | 12,627 | 313 | 1,894 | 7,884 | 22,718 |
| – of which: China | — 其中：中國 | 9,667 | 313 | 1,894 | 7,185 | 19,059 |

(S) INTERNATIONAL CLAIMS (CONTINUED)
(S) 國際債權(續)

| | | As at 31 December 2016 於二零一六年十二月三十一日 | | | | |
|---------------------------------------|------------------|---|----------------------------|---|---|-------------|
| Figures in HK\$ million 數字以百萬港元呈列 | | Banks 銀行 | Official sector 官方機構 | Non-bank financial institution 非銀行 金融機構 | Non- Financial Private Sector 非金融 私人機構 | Total 總額 |
| Counterparty country/ jurisdiction | 交易對手的國家/ 司法權區 | | | | | |
| Developed countries | 發達國家 | 12,671 | 18 | 223 | 27 | 12,939 |
| Offshores centres | 離岸中心 | 1,714 | – | 2,118 | 9,000 | 12,832 |
| – of which: Hong Kong | – 其中：香港 | 907 | – | 2,001 | 7,888 | 10,796 |
| Developing Asia and Pacific | 發展中的亞洲和 太平洋地區 | 14,882 | 328 | 1,488 | 5,362 | 22,060 |
| – of which: China | – 其中：中國 | 10,821 | 328 | 1,488 | 4,806 | 17,443 |

**(T) REPOSSESSED ASSETS AND ASSETS
ACQUIRED UNDER LENDING AGREEMENTS**
**(T) 收回資產及根據借貸協議所得
資產**

The total repossessed assets and assets acquired under lending agreements of the Group as at 30 June 2017 amounted to HK\$9,150,000 (31 December 2016: HK\$8,700,000).

於二零一七年六月三十日，本集團之收回資產及根據借貸協議所得資產總值為9,150,000港元(二零一六年十二月三十一日：8,700,000港元)。

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FB Securities (Hong Kong) Limited
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FB Investment Management Limited
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Fubon Insurance Brokers Limited
Tel : (852) 2842 6237

Fubon Nominees (Hong Kong) Limited
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Hong Kong

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Causeway Bay*
Chai Wan
Queen's Road East *Branch*
Sheung Wan
North Point
Taikoo Shing
Wan Chai
Western District *Branch*

總辦事處

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Fubon Nominees (Hong Kong) Limited
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分行

香港

中環總行*
銅鑼灣*
柴灣
皇后大道東 *Branch*
上環
北角
太古城
灣仔
西環 *Branch*

KOWLOON

Kowloon Main Branch *Branch*
Cheung Sha Wan
Hung Hom*
Jordan
Kwun Tong
Mei Foo*
Mong Kok
Richland Gardens
Tsim Sha Tsui*

NEW TERRITORIES

Sha Tin *Branch*
Tai Po
Tsuen Wan*
Tuen Mun
Yuen Long*

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* With Ambassador Banking Counter

SECURITIES SERVICES CENTRES

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Yuen Long
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九龍

九龍總行 *Branch*
長沙灣
紅磡*
佐敦
觀塘
美孚*
旺角
麗晶花園
尖沙咀*

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大埔
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Fubon Sports & Entertainment Co., Ltd.

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