

THE FUBON EXPERIENCE

貼心便捷 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 2019
二零一九年中期財務報表



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 20 branches and 1 Securities Services Centre 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(「富邦金控」)的全資附屬公司。富邦金控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20間分行及1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。



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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

Chairman – Fubon Group
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.

Director – 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

董事長 – 富邦集團

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

董事 – 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

Jerry HARN Wey-Ting*Non-Executive Director*

President and Director – Fubon Financial Holding Co., Ltd.

Director – Taipei Fubon Commercial Bank Co., Ltd.

Director – Xiamen Bank Co., Ltd.

Director – Fubon Bank (China) Co., Ltd.

Director – Citic Futong Financial Leasing Co., Ltd.

Chairman – Fubon Direct Marketing Consulting 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 – Lion Travel Services Co., Ltd.

Independent Director – Uni-President China Holdings Ltd.

Roman CHENG Yao-Hui*Non-Executive Director*

President and Standing Director

– Taipei Fubon Commercial Bank Co., Ltd.

Chairman – Fubon AMC Co., Ltd.

Director – Citic Futong Financial Leasing Co., Ltd.

Director – Fubon Bank (China) Co., Ltd.

Robert James KENRICK*Independent Non-Executive Director***Hung SHIH***Independent Non-Executive Director*

Independent Non-Executive Director

– Fubon Life Insurance (Hong Kong) Company Limited

Peter PANG Sing Tong*Independent Non-Executive Director***韓蔚廷***非執行董事*

總經理兼董事 – 富邦金融控股股份有限公司

董事 – 台北富邦商業銀行股份有限公司

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

董事長 – 富邦行銷股份有限公司

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 – 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

程耀輝*非執行董事*

總經理兼常務董事

– 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 – 中信富通融資租賃有限公司

董事 – 富邦華一銀行有限公司

甘禮傑*獨立非執行董事***石宏***獨立非執行董事*

獨立非執行董事

– 富邦人壽保險(香港)有限公司

彭醒棠*獨立非執行董事*

REVIEW OF 2019 INTERIM PERFORMANCE

二零一九年中期業績回顧

Fubon Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries (“the Group”) reported a net profit of HK\$389 million for the first six months ended 30 June 2019, representing a decrease of 22% over the corresponding period in 2018. Return on average equity and return on average assets declined to 5.43% and 0.74% respectively when compared with 7.18% and 1.00% for the first half of 2018. The decline in net profit was mainly attributable to the drop in the share of profits of an associate after the transfer of the Xiamen Bank Co., Ltd investment to our parent company, Fubon Financial Holding Co., Ltd., in November 2018. On the other hand, operating profit after impairment losses increased by 23% to HK\$471 million.

Net interest income rose by 3% to HK\$696 million, mainly underpinned by an expansion of loan and debt securities investment portfolios. Nevertheless, net interest margin narrowed by 5 basis points year-on-year to 1.50%. Starting from the second half of 2018, deposit costs increased at an accelerated pace, outweighing the improvement in the overall asset yield.

Non-interest income fell by 10% to HK\$181 million. Securities brokerage and investment services income declined by 40% when compared with the same period in 2018, mainly due to the turnover shrinkage in the stock market. Dividend income from unlisted equity securities and unit trust services income also declined by 77% and 36% year-on-year, respectively. On the other hand, insurance and trade finance services income recorded growth of 14% and 6%, respectively. The percentage of non-interest income to total operating income dropped from 23.0% to 20.6%.

Operating expenses decreased by 14% to HK\$405 million and as a result the cost-to-income ratio dropped to 46.2%. During the year, the Court of Appeal issued judgment allowing the Bank’s appeal and rejecting the Plaintiff’s cross-appeal in a lawsuit, where an original judgment was issued against the Bank during 2016. The Bank received HK\$96 million, being the net aggregate amount that the Bank had previously paid to the Plaintiff under the original judgment. It was related to a 2005 lawsuit involving a transaction that originated in 1998. In addition, the Group continuously exercised effective cost control measures while being committed to deploying resources and investing in FinTech developments.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2019年6月30日止首6個月淨溢利為3.89億港元，較2018年同期下跌22%。平均股本回報率由7.18%下調至5.43%，平均資產回報率由1.00%下調至0.74%。淨溢利下跌，主要由於在2018年11月轉讓本行於廈門銀行股份有限公司的全部股份予母公司富邦金融控股股份有限公司後的應佔溢利減少。另一方面，扣除減值虧損後之經營溢利增加23%至4.71億港元。

受惠於貸款及債務證券投資組合有所增長，淨利息收入上升3%至6.96億港元。然而，淨息差下降了5個基點至1.50%。由於2018年下半年開始，存款成本增速加快，幅度略高於整體資產收益的增幅。

非利息收入下跌10%至1.81億港元。與2018年同期比較，受股票市場成交縮減影響，證券經紀及投資服務收入錄得40%的跌幅。非上市股本證券之股息收入及信託基金業務收入分別按年下跌77%及36%。另一方面，保險及貿易融資業務收入分別增加14%及6%。非利息收入對總營運收入比率由23.0%下降至20.6%。

由於營運支出下降14%至4.05億港元，成本對收入比率下跌至46.2%。年內，香港上訴法院就原審法院於2016年發出之判決書作出判決，裁決本行上訴得直，並駁回原告人向法院提出的交叉上訴申請。本行並收到原告人退回由本行較早前就原審判決向其支付的淨金額合共9,600萬港元。該案件源於1998年之一項交易並於2005年由原告人提出訴訟。此外，本集團持續採取有效的成本控制措施，並繼續在金融科技發展方面作出投資。

Total impairment losses amounted to less than HK\$1 million. The amount decreased by 97% when compared with the same period in 2018, reflecting the sound asset quality of the Bank. The impaired loan ratio was 0.45% as of 30 June 2019, with a coverage ratio of 91%.

The Group's total assets rose by HK\$4 billion, or 3%, to HK\$106 billion as at 30 June 2019. Gross advances to customers attained a mild growth of 5% to HK\$50 billion, mainly contributed by the growth in corporate lending. Customer deposits slightly increased by 1% to HK\$69 billion. Taking into account the trade bills and certificates of deposit issued by the Bank, the loan-to-deposit ratio increased from 66.7% at 31 December 2018 to 67.7% at 30 June 2019.

The Group's capital and liquidity position remained strong and healthy. As of 30 June 2019, the Group's common equity tier 1 capital ratio was 16.73% and the total capital ratio was 20.04%, which were well above statutory requirements. The average liquidity maintenance ratio also stood at a comfortable level of 66.89%.

We believe that global economic conditions and the operating environment in Hong Kong will remain volatile for the rest of the year. Continuing uncertainty over the China-U.S. trade war, interest rate volatility, heightened geopolitical tensions and the recent social unrest in Hong Kong may have dampened economic growth. Amid the challenging operating environment, we stay focused on strengthening our local franchise by enhancing our efficiency and service delivery capabilities. We will continue to make significant investments in technology and operational infrastructure to upgrade our service delivery channels and digital platforms. To align with our customer-centric strategy, we are committed to improving the range and quality of our products and services for both retail and corporate customers, and establishing ourselves as a quality and trusted banking partner. Going forward, we will step up our efforts to launch more secure and convenient financial services to enhance the customer experience. Supported by our professional and experienced staff members, together we are committed to deliver the unique "Fubon Experience" to our customers.

減值虧損總額為少於100萬港元，較2018年同期減少97%，反映本行資產質素穩健。截至2019年6月30日，減值貸款比率為0.45%，減值貸款覆蓋率為91%。

截至2019年6月30日，本集團的總資產增加40億港元或3%至1,060億港元。受惠於企業貸款增長，客戶貸款總額上升5%至500億港元。客戶存款輕微增長1%至690億港元。計及商業票據及本行發行之存款證，貸款對存款比率由2018年12月31日的66.7%上升至2019年6月30日的67.7%。

本集團的資本及流動資金狀況仍然雄厚穩健。於2019年6月30日，本集團的普通股權一級資本比率及總資本比率分別為16.73%及20.04%，遠高於相關之法定要求。平均流動性維持比率處於66.89%的穩健水平。

我們相信全球經濟及香港的經營環境於下半年會維持動盪不定。中美貿易戰持續帶來的不明朗因素、利率波動、地緣政治緊張局勢加劇以及近日香港社會的動盪情況，或會對經濟增長造成影響。在充滿挑戰的經營環境中，我們將繼續提高營運效率及提供服務的能力，鞏固本行的本地業務。我們持續在資訊科技及營運基建上作出重要投資，提升本行的服務渠道和數位化平台。我們秉持以客為本的策略，致力提升我們為零售及企業客戶所提供之產品及服務的種類和質素，令本行成為優質及值得信賴的銀行夥伴。展望未來，我們將致力推出更安全及方便的金融服務以提升客戶體驗。憑藉我們專業及經驗豐富的員工，我們將一起致力為客戶提供獨特的「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 2019 截至二零一九年六月三十日止之六個月

			For the six months ended	
			30 June 2019 截至二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至二零一八年 六月三十日 止之六個月 HK\$'000 千港元
	Note 附註			
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	1,567,590	1,239,560
Other interest income	其他利息收入	4(a)	9,891	6,805
Interest income	利息收入		1,577,481	1,246,365
Interest expense	利息支出	4(b)	(881,649)	(573,557)
Net interest income	淨利息收入		695,832	672,808
Fee and commission income	費用及佣金收入	5(a)	211,127	220,968
Fee and commission expense	費用及佣金支出	5(b)	(48,654)	(55,603)
Net fee and commission income	淨費用及佣金收入		162,473	165,365
Other operating income	其他營運收入	6	18,525	35,637
Operating income	營運收入		876,830	873,810
Operating expenses	營運支出	7	(405,161)	(469,490)
Operating profit before gains and impairment losses	未計收益及減值虧損前經營溢利		471,669	404,320
Write back of/(charge for) impairment losses on advances to customers	客戶貸款減值虧損之回撥／(扣除)		629	(25,115)
(Charge for)/write back of impairment losses on other financial assets	其他金融資產減值虧損之(扣除)／回撥		(1,456)	777
Write back of impairment losses on other assets	其他資產減值虧損之回撥		239	2,120
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		-	1,100
Impairment losses	減值虧損		(588)	(21,118)
Gain on disposal of a subsidiary	出售附屬公司收益	8	1,288	-
Net gains/(losses) on disposal of fixed assets	出售固定資產淨收益／(虧損)		20	(38)
Share of profits of an associate	應佔聯營公司溢利		-	126,392
Gain on bargain purchase of an associate	議價收購聯營公司收益		-	81,369

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2019 截至二零一九年六月三十日止之六個月

		For the six months ended	
		30 June 2019 截至二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至二零一八年 六月三十日 止之六個月 HK\$'000 千港元
Profit before taxation	除稅前溢利	472,389	590,925
Taxation	稅項	(83,073)	(90,681)
Profit for the period	期內溢利	389,316	500,244
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 損益之項目：		
Premises: net movement in premises revaluation reserve	物業：物業重估 儲備淨變動	5,060	17,864
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他 全面收益計量之股本 證券：投資重估儲備 淨變動(非循環)	223,117	152,732
		228,177	170,596
Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至 損益之項目：		
Debt securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	指定以公平價值於其他 全面收益計量之債務 證券：投資重估儲備 淨變動(循環)	-	62,900
Exchange differences on translation of an associate	聯營公司外幣報表換算 差額	-	(68,585)
		-	(5,685)
Total comprehensive income for the period	期內全面收益總額	617,493	665,155

The notes on pages 13 to 66 form part of these financial statements.

載於第13至66頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2019 於二零一九年六月三十日

			30 June 2019 二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 二零一八年 十二月三十一日 HK\$'000 千港元
	Note			
	附註			
ASSETS		資產		
Cash and short-term funds	11	現金及短期資金	3,052,012	5,981,567
Balances with banks and other financial institutions		銀行同業及其他金融機構結餘	1,402,719	2,060,262
Trading assets		持作交易用途資產	1,725,900	1,898,372
Derivative financial instruments	13(b)	衍生金融工具	523,424	796,595
Advances to customers	14	客戶貸款	50,024,990	47,699,240
Trade bills		商業票據	900,985	907,964
Accrued interest and other assets		應計利息及其他資產	1,921,680	1,385,311
Debt securities measured at amortised cost		以攤銷成本計量之債務證券	41,250,833	36,889,767
Equity securities designated at fair value through other comprehensive income		指定以公平價值於其他全面收益計量之股本證券	1,075,692	809,330
Fixed assets	15	固定資產	4,364,741	4,312,504
Assets held for sale	16	持作出售之資產	45,443	45,827
Deferred tax assets		遞延稅項資產	8	7
Total assets		資產總額	106,288,427	102,786,746
LIABILITIES		負債		
Deposits and balances of banks and other financial institutions	17	銀行同業及其他金融機構之存款及結餘	9,650,509	9,467,425
Deposits from customers	18	客戶存款	69,020,443	68,247,798
Trading liabilities		交易賬項下之負債	1,726,041	1,898,372
Certificates of deposit issued		已發行存款證	5,322,393	4,551,273
Debt securities issued		已發行債務證券	1,199,489	388,774
Derivative financial instruments	13(b)	衍生金融工具	375,610	133,347
Other liabilities		其他負債	2,078,845	1,836,703
Liabilities associated with assets held for sale		持作出售資產之相關負債	—	25
Deferred tax liabilities		遞延稅項負債	719,612	676,552
Subordinated notes issued	19	已發行後償票據	1,559,062	1,562,870
Total liabilities		負債總額	91,652,004	88,763,139

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2019 於二零一九年六月三十日

EQUITY

Share capital

Reserves

Total equity

Total equity and liabilities

權益

股本

儲備

權益總額

權益及負債總額

Note
附註

30 June 2019 二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 二零一八年 十二月三十一日 HK\$'000 千港元
4,830,448	4,830,448
9,805,975	9,193,159
14,636,423	14,023,607
106,288,427	102,786,746

Approved and authorised for issue by the Board of Directors on 13 August 2019.

經董事會於二零一九年八月十三日通過及授權頒佈。

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 13 to 66 form part of these financial statements.

載於第13至66頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動報告表(未經審核)

For the six months ended 30 June 2019 截至二零一九年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling)	Investment revaluation reserve (recycling)	Premises revaluation reserve	Foreign exchange reserve	Retained earnings	Total	Additional equity instruments	Total equity
		股本	法定儲備	(非循環) 投資重估儲備	(循環) 投資重估儲備	物業重估儲備	外幣換算儲備	保留溢利	總計	額外股本工具	權益總額
		HK\$'000	HK\$'000	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	千港元	千港元
At 31 December 2017	於二零一七年十二月三十一日	4,830,448	499,093	-	446,556	2,556,112	(9,637)	4,537,931	12,860,503	1,507,797	14,368,300
Opening balance adjustments arising from change in accounting policy	因會計政策變動而對期初結餘作出調整	-	-	332,998	(515,057)	-	-	28,013	(154,046)	-	(154,046)
At 1 January 2018	於二零一八年一月一日	4,830,448	499,093	332,998	(68,501)	2,556,112	(9,637)	4,565,944	12,706,457	1,507,797	14,214,254
Total comprehensive income for the period	期內全面收益總額	-	-	152,732	62,900	17,864	(68,585)	500,244	665,155	-	665,155
- Profit for the period	- 期內溢利	-	-	-	-	-	-	500,244	500,244	-	500,244
- Other comprehensive income, of which:	- 其他全面收益，其中包括：										
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	-	17,864	-	-	17,864	-	17,864
- Equity securities designated at FVOCI: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動	-	-	152,732	-	-	-	-	152,732	-	152,732
- Debt securities designated at FVOCI: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之債務證券：投資重估儲備淨變動	-	-	-	62,900	-	-	-	62,900	-	62,900
- Exchange differences on translation of an associate	- 聯營公司外幣報表換算差額	-	-	-	-	-	(68,585)	-	(68,585)	-	(68,585)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	30,640	-	-	(42,795)	-	12,155	-	-	-
Dividend payment for additional equity instruments	就額外股本工具派付股息	-	-	-	-	-	-	(36,728)	(36,728)	-	(36,728)
At 30 June 2018	於二零一八年六月三十日	4,830,448	529,733	485,730	(5,601)	2,531,181	(78,222)	5,041,615	13,334,884	1,507,797	14,842,681

The notes on pages 13 to 66 form part of these financial statements.

載於第13至66頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動報告表(未經審核)

For the six months ended 30 June 2019 截至二零一九年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling) 投資重估儲備 (非循環)	Premises revaluation reserve 物業重估儲備	Retained earnings	Total equity
		股本 HK\$'000 千港元	法定儲備 HK\$'000 千港元	(非循環) 投資重估儲備 HK\$'000 千港元	物業重估儲備 HK\$'000 千港元	保留溢利 HK\$'000 千港元	權益總額 HK\$'000 千港元
At 31 December 2018	於二零一八年十二月三十一日	4,830,448	536,613	558,937	2,679,420	5,418,189	14,023,607
Opening balance adjustments arising from change in accounting policy	因會計政策變動而對期初結餘作出調整	-	-	-	-	(4,677)	(4,677)
At 1 January 2019	於二零一九年一月一日	4,830,448	536,613	558,937	2,679,420	5,413,512	14,018,930
Total comprehensive income for the period	期內全面收益總額	-	-	223,117	5,060	389,316	617,493
- Profit for the period	- 期內溢利	-	-	-	-	389,316	389,316
- Other comprehensive income, of which:	- 其他全面收益，其中包括：						
- Premises: net movement in premises revaluation reserve	- 物業：物業重估儲備淨變動	-	-	-	5,060	-	5,060
- Equity securities designated at FVOCI: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動	-	-	223,117	-	-	223,117
- Debt securities designated at FVOCI: net movement in investment revaluation reserve	- 指定以公平價值於其他全面收益計量之債務證券：投資重估儲備淨變動	-	-	-	-	-	-
- Exchange differences on translation of an associate	- 聯營公司外幣報表換算差額	-	-	-	-	-	-
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(49,488)	-	(30,668)	80,156	-
At 30 June 2019	於二零一九年六月三十日	4,830,448	487,125	782,054	2,653,812	5,882,984	14,636,423

The notes on pages 13 to 66 form part of these financial statements.

載於第13至66頁之附註為此等財務報表之一部分。

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 2019 截至二零一九年六月三十日止之六個月

		For the six months ended 30 June 2019 截至二零一九年 六月三十日止之 六個月 HK\$'000 千港元	For the six months ended 30 June 2018 截至二零一八年 六月三十日止之 六個月 HK\$'000 千港元
Net cash (used in)/generated from operations	經營業務(所用)/產生之現金淨額	(2,966,104)	1,802,380
Tax paid	已付稅項	(20,409)	(4,568)
Net cash (used in)/generated from operating activities	經營活動(所用)/產生之現金淨額	(2,986,513)	1,797,812
Net cash used in investing activities	投資活動所用之現金淨額	(93,777)	(567,540)
Net cash generated from/(used in) financing activities	融資活動產生/(所用)之現金淨額	792,744	(1,192,470)
Net (decrease)/increase in cash and cash equivalents	現金及現金等價物(減少)/增加淨額	(2,287,546)	37,802
Cash and cash equivalents as at 1 January	於一月一日之現金及現金等價物	9,716,204	7,206,165
Cash and cash equivalents as at 30 June	於六月三十日之現金及現金等價物	7,428,658	7,243,967
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	1,538,681	1,236,536
Interest paid	已付利息	1,240,288	(544,922)
Dividends received	已收股息	1,850	7,952
Analysis of cash and cash equivalents:	現金及現金等價物之分析:		
Cash and short term funds (Note 11)	現金及短期資金(附註11)	3,052,012	4,245,673
Treasury bills	國庫券		
– Trading assets	一持作交易用途資產	1,725,900	1,996,268
– Debt securities measured at amortised cost	一以攤銷成本計量之債務證券	4,588,840	3,291,966
Placements with banks and other financial institutions	銀行同業及其他金融機構放款	1,402,719	2,262,708
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	10,769,471	11,796,615
Less: Amount with an original maturity of over three months	減: 原本期限為三個月以上的數額	(3,340,813)	(4,552,648)
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	7,428,658	7,243,967

The notes on pages 13 to 66 form part of these financial statements.

載於第13至66頁之附註為此等財務報表之一部分。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

1. ACTIVITIES AND CORPORATE AFFILIATION

Fubon Bank (Hong Kong) Limited ("The Bank") is a licensed bank incorporated and domiciled in Hong Kong and has its registered office at 38 Des Voeux Road Central, Hong Kong.

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 2019 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

These interim financial statements have been reviewed by the Audit Committee.

2. BASIS OF PREPARATION

These interim financial statements have been prepared in accordance with Hong Kong Accounting Standard ("HKAS") 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants. They also contain the disclosure information required under the Banking (Disclosure) Rules ("BDR") issued by the Hong Kong Monetary Authority ("HKMA"). These interim financial statements should be read in conjunction with the annual financial statements for year ended 31 December 2018 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

1. 業務及公司附屬集團

富邦銀行(香港)有限公司(「本行」)是在香港註冊成立的持牌銀行，其註冊辦事處地址為香港中環德輔道中38號。

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，本集團於二零一九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。

審核委員會已審閱此等中期財務報表。

2. 編製基準

此等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第34號「中期財務報告」而編製。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編製的截至二零一八年十二月三十一日止年度之年度財務報表一併參閱。

2. BASIS OF PREPARATION (CONTINUED)

The preparation of interim financial statements that conform 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 these 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 2018 except for the changes in accounting policies on the adoption of HKFRS 16, Leases. The impact of the adoption of HKFRS 16 is explained in Note 2(a) below.

In all other respects these interim financial statements have been prepared in accordance with the same accounting policies adopted in the 2018 annual financial statements, which have been prepared in accordance with HKFRSs.

(a) Changes in accounting policies on the adoption of HKFRS 16, Leases

The HKICPA has issued a new standard, HKFRS 16, Leases, and a number of amendments to HKFRSs that are first effective for the current accounting period of the Group.

Except for HKFRS 16, Leases, none of the developments have had a material effect on how the Group's results and financial position for the current or prior periods have been prepared or presented in this interim financial statement. The Group has not applied any new standard or interpretation that is not yet effective for the current accounting period.

2. 編製基準(續)

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。在編製此等中期財務報表時，管理層於應用本集團之會計政策時作出之重要判斷及估計不確定因素的主要來源與截至二零一八年十二月三十一日止年度的綜合財務報表所採用者相同，惟因採納香港財務報告準則第16號租賃以致會計政策變動之情況除外。採納香港財務報告準則第16號之影響於下文附註2(a)闡釋。

此等中期財務報表所有其他方面乃根據按照香港財務報告準則編製的二零一八年年度財務報表採納之相同會計政策編製。

(a) 採納香港財務報告準則第16號租賃之會計政策變動

香港會計師公會已頒布一項新準則(香港財務報告準則第16號租賃)及若干香港財務報告準則之修訂，均為本集團於本報告期間首次生效。

除香港財務報告準則第16號租賃外，該等發展對本集團所編製或呈列於此等中期財務報表的本期或往期業績及財務狀況概無重大影響。本集團並無提早應用任何仍未在本會計期間生效的新準則或詮釋。

2. BASIS OF PREPARATION (CONTINUED)

(a) Changes in accounting policies on the adoption of HKFRS 16, Leases (continued)

HKFRS 16 replaces HKAS 17, Leases, and the related interpretations, HK(IFRIC) 4, Determining whether an arrangement contains a lease, HK(SIC) 15, Operating leases – incentives, and HK(SIC) 27, Evaluating the substance of transactions involving the legal form of a lease. It introduces a single accounting model for lessees, which requires a lessee to recognise a right-of-use asset and a lease liability for all leases, except for leases that have a lease term of 12 months or less (“short-term leases”) and leases of low value assets. The lessor accounting requirements are brought forward from HKAS 17 substantially unchanged.

The Group has initially applied HKFRS 16 as from 1 January 2019. The Group has elected to use the modified retrospective approach and has therefore recognised the cumulative effect of initial application as an adjustment to the opening balance of equity at 1 January 2019.

Comparative information has not been restated and continues to be reported under HKAS 17. Further details of the nature and effect of the changes to previous accounting policies and the transition options applied are set out below:

(i) New definition of a lease

The change in the definition of a lease mainly relates to the concept of control. HKFRS 16 defines a lease on the basis of whether a customer controls the use of an identified asset for a period of time, which may be determined by a defined amount of use. Control is conveyed where the customer has both the right to direct the use of the identified asset and to obtain substantially all of the economic benefits from that use.

2. 編製基準(續)

(a) 採納香港財務報告準則第16號租賃之會計政策變動(續)

香港財務報告準則第16號取代香港會計準則第17號租賃及其相關詮釋、香港(國際財務報告詮釋委員會)詮釋第4號確定安排是否包含租賃、香港(常設詮釋委員會)詮釋第15號經營租賃—優惠及香港(常設詮釋委員會)詮釋第27號評估涉及租賃法律形式的交易實質。它為承租人引入單一會計模式，要求承租人確認所有租賃的使用權資產及租賃負債，惟租賃期為12個月或以下的租賃(「短期租賃」)和低價值資產的租賃除外。出租人會計要求由香港會計準則第17號過渡，大致維持不變。

本集團已自二零一九年一月一日起初始應用香港財務報告準則第16號。本集團已選擇使用修訂追溯方式以確認初始應用的累計影響為對二零一九年一月一日對權益期初結餘的調整。

比較資料未經重列並繼續根據香港會計準則第17號報告。有關對過往會計政策及所應用之過渡選擇的性質及變動影響之進一步詳情載列如下：

(i) 租賃的新定義

租賃定義的變動主要涉及控制的概念。根據香港財務報告準則第16號，租賃的定義基於客戶是否在一段時間內控制已識別資產的使用，並可由定明的使用量釐定。控制是指客戶既有權主導已識別資產的使用，亦有權從該用途中獲得基本上所有經濟收益。

2. BASIS OF PREPARATION (CONTINUED)

(a) Changes in accounting policies on the adoption of HKFRS 16, Leases (continued)

(ii) Lessee accounting

HKFRS 16 eliminates the requirement for a lessee to classify leases as either operating leases or finance leases, as was previously required by HKAS 17. Instead, the Group is required to capitalise all leases when it is the lessee, including leases previously classified as operating leases under HKAS 17, other than short-term leases and leases of low-value assets. As far as the Group is concerned, these newly capitalised leases are primarily in relation to fixed assets as disclosed in Note 15.

Where the contract contains lease component(s) and non-lease component(s), the Group has elected not to separate non-lease components and accounts for each lease component and any associated non-lease components as a single lease component for all leases.

When the Group enters into a lease in respect of a low-value asset, the Group decides whether to capitalise the lease on a lease-by-lease basis. The lease payments associated with those leases which are not capitalised are recognised as an expense on a systematic basis over the lease term.

2. 編製基準(續)

(a) 採納香港財務報告準則第16號租賃之會計政策變動(續)

(ii) 承租人會計處理

香港財務報告準則第16號取消香港會計準則第17號先前要求承租人將租賃分類為經營租賃或融資租賃的規定。相反，若本集團為承租人時，須將所有租賃資本化，包括先前根據香港會計準則第17號分類為經營租賃的租賃，而短期租賃及低價值資產租賃則除外。就本集團而言，此等新資本化的租賃主要與附註15所披露之固定資產有關。

當合約包含租賃部分及非租賃部分，本集團已選擇不區分非租賃部分及將各租賃部分及任何關聯非租賃部分入賬列為所有租賃的單一租賃部分。

倘本集團就低價值資產訂立租賃，則本集團決定是否按個別租賃基準將租賃資本化。與該等未資本化租賃相關的租賃付款於租期按系統基準確認為開支。

2. BASIS OF PREPARATION (CONTINUED)**(a) Changes in accounting policies on the adoption of HKFRS 16, Leases (continued)****(ii) Lessee accounting (continued)**

Where the lease is capitalised, the lease liability is initially recognised at the present value of the lease payments payable over the lease term, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, using a relevant incremental borrowing rate. After initial recognition, the lease liability is measured at amortised cost and interest expense is calculated using the effective interest method. Variable lease payments that do not depend on an index or rate are not included in the measurement of the lease liability and hence are charged to profit or loss in the accounting period in which they are incurred.

The right-of-use asset recognised when a lease is capitalised is initially measured at cost, which comprises the initial amount of the lease liability plus any lease payments made at or before the commencement date, and any initial direct costs incurred. Where applicable, the cost of the right-of-use assets also includes an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, discounted to their present value, less any lease incentives received.

The right-of-use asset is subsequently stated at cost less accumulated depreciation and impairment losses.

2. 編製基準(續)**(a) 採納香港財務報告準則第16號租賃之會計政策變動(續)****(ii) 承租人會計處理(續)**

當租賃資本化時，租賃負債最初按租賃期內應付租賃款項的現值來確認，並以租賃中隱含的利率貼現，或若無法確定該利率，則使用相關的增額借貸利率。於初始確認後，租賃負債按攤銷成本計量而利息開支以實際利率法計算。並非取決於指數或利率的可變租賃付款不會計入租賃負債之計量，因此會於彼等產生的會計期間計入損益。

於資本化租賃時確認的使用權資產初步按成本計量，其中包括租賃負債的初始金額，加上於開始日期或之前作出的任何租賃付款以及任何所產生的初始直接成本。倘適用，使用權資產的成本亦包括拆卸及移除相關資產或還原相關資產或該資產所在工地而產生的估計成本，按其現值貼現並扣減任何所收的租賃優惠。

使用權資產隨後按成本減累計折舊及減值虧損列賬。

2. BASIS OF PREPARATION (CONTINUED)

(a) Changes in accounting policies on the adoption of HKFRS 16, Leases (continued)

(ii) Lessee accounting (continued)

The lease liability is remeasured when there is a change in future lease payments arising from a change in an index or rate, or there is a change in the Group's estimate of the amount expected to be payable under a residual value guarantee, or there is a change arising from the reassessment of whether the Group will be reasonably certain to exercise a purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero.

(iii) Lessor accounting

In addition to leasing out the investment property referred to in paragraph (a)(iii) above, the Group leases out a number of items of machinery as the lessor of finance leases. The accounting policies applicable to the Group as a lessor remain substantially unchanged from those under HKAS 17.

Under HKFRS 16, when the Group acts as an intermediate lessor in a sublease arrangement, the Group is required to classify the sublease as a finance lease or an operating lease by reference to the right-of-use asset arising from the head lease, instead of by reference to the underlying asset. The adoption of HKFRS 16 does not have a significant impact on the Group's financial statements in this regard.

2. 編製基準(續)

(a) 採納香港財務報告準則第16號租賃之會計政策變動(續)

(ii) 承租人會計處理(續)

倘指數或利率變化引致未來租賃付款出現變動，或本集團預期根據剩餘價值擔保應付的估計金額產化變化，或就本集團是否合理確定將行使購買、續租或終止選擇權的有關重新評估產生變化，則租賃負債將重新計量。倘以此方式重新計量租賃負債，則應當對使用權資產的賬面值進行相應調整，而倘使用權資產的賬面值已調減至零，則應於損益列賬。

(iii) 出租人會計處理

除上述(a)(iii)段所指出租投資物業外，本集團作為融資租賃出租人出租若干機器項目。適用於本集團作為出租人的會計政策與該等香港會計準則第17號項下者維持大致不變。

根據香港財務報告準則第16號，當本集團於轉租安排下作為中間出租人時，本集團須參照總租賃產生之使用權資產而非參照相關資產，將轉租分類為融資租賃或經營租賃。就此而言，採納香港財務報告準則第16號對本集團之財務報表不會帶來重大影響。

2. BASIS OF PREPARATION (CONTINUED)**(b) Critical accounting judgements and sources of estimation uncertainty in applying the above accounting policies****(i) Classification of interest in leasehold land and buildings held for own use**

In accordance with HKAS 16, Property, plant and equipment, the Group chooses to apply either the cost model or the revaluation model as its accounting policy for items of property, plant and equipment held for own use on a class-by-class basis. In applying this policy, the Group has concluded that its registered ownership interests in leasehold properties and the right to use other properties leased under tenancy agreements are two separate groupings of assets which differ significantly in their nature and use. Accordingly, they are regarded by the Group as separate classes of asset for subsequent measurement policies in accordance with the above accounting policies. Specifically, registered ownership interests are carried under the revaluation model, while rights to use properties under tenancy agreements are carried at depreciated cost.

In making this judgement, the Group has taken into account that, as the registered owner of a leasehold property, the Group is able to benefit fully from any changes in the valuation of these properties whether as holding gains or by selling the property interest to others, as well as being able to use the properties in its operation free of paying market rents. In contrast, the shorter term tenancy agreements are typically for periods of no more than 10 years and are subject to other restrictions, in particular on transferability of the Group's tenancy rights to others. These shorter term tenancy agreements are executed in order to retain operational flexibility and to reduce the Group's exposure to property market fluctuations. They may contain termination or extension clauses, and are typically subject to market rent reviews every two to three years.

2. 編製基準(續)**(b) 應用上述會計政策時作出之重大會計判斷及存在之估計不明朗因素之來源****(i) 持作自用的租賃土地及建築之權益分類**

根據香港會計準則第16號物業、廠房及設備，本集團按逐項種類基準就持作自用的物業、廠房及設備選擇應用成本模型或重估模型作為其會計政策。於應用此政策時，本集團已確定其於租賃物業的登記擁有權權益及租賃協議項下其他租賃物業的使用權為兩個單獨資產組別，於彼等性質及用途存在重大差異。因此，就根據上述會計政策的隨後計量政策而言，本集團視該等資產為兩個單獨的資產組別。具體而言，登記擁有權權益於重估模型項下列賬，而租賃協議項下之物業使用權按折舊成本列賬。

於作出該決定前，本集團已考慮到作為租賃物業的登記擁有人，不論持有收益或透過向其他人出售物業權益，本集團均能從該等物業的任何估值變動受惠，以及能於營運中使用該等物業而免付市場租金。相反，較短期的租賃協議的期限一般不多於10年且須受其他限制，尤其於本集團可轉讓租賃權予其他人的能力。簽立該等較短期的租賃協議乃務求保持經營彈性及減低本集團對物業市場波動的風險。該等協議可能載有終止或延長條款，而且一般須就市場租金每兩至三年進行檢視。

2. BASIS OF PREPARATION (CONTINUED)**(b) Critical accounting judgements and sources of estimation uncertainty in applying the above accounting policies (continued)****(ii) Determining the lease term**

As explained in the above accounting policies, the lease liability is initially recognised at the present value of the lease payments payable over the lease term. In determining the lease term at the commencement date for leases that include renewal options exercisable by the Group, the Group evaluates the likelihood of exercising the renewal options taking into account all relevant facts and circumstances that create an economic incentive for the Group to exercise the option, including favourable terms, leasehold improvements undertaken and the importance of that underlying asset to the Group's operation. The lease term is reassessed when there is a significant event or significant change in circumstance that is within the Group's control. Any increase or decrease in the lease term would affect the amount of lease liabilities and right-of-use assets recognised in future years.

(c) Transitional impact

At the date of transition to HKFRS 16 (i.e. 1 January 2019), the Group determined the length of the remaining lease terms and measured the lease liabilities for the leases previously classified as operating leases at the present value of the remaining lease payments, discounted using the relevant incremental borrowing rates at 1 January 2019. The weighted average of the incremental borrowing rates used for determination of the present value of the remaining lease payments was 3.3% p.a..

2. 編製基準(續)**(b) 應用上述會計政策時作出之重大會計判斷及存在之估計不明朗因素之來源(續)****(ii) 釐定租賃期**

誠如上述會計政策所闡述，租賃負債以租賃期內應付租賃付款的現值進行初步確認。於開始日期釐定包含本集團可行使的續租權的租賃租期時，本集團會評估行使續租權之可能性，並考慮到所有能形成經濟誘因促使本集團行使續租權之相關事實及情況(包括有利條款、已作出之租賃裝修及該相關資產對本集團經營之重要性)。倘發生重大事件或情況出現重大變動而該等事件或變動受本集團控制，則將重新評估租賃期。租賃期的任何延長或縮短均會影響於未來年度確認的租賃負債及使用權資產金額。

(c) 過渡影響

於過渡至香港財務報告準則第16號當日(即二零一九年一月一日)，本集團就先前分類為經營租賃的租賃按餘下租賃付款現值釐定餘下租期及計量租賃負債，並已使用二零一九年一月一日之相關增額借貸利率進行貼現。用作釐定餘下租賃付款現值的加權平均增額借貸年利率為3.3%。

2. BASIS OF PREPARATION (CONTINUED)**(c) Transitional impact (continued)**

To ease the transition to HKFRS 16, the Group applied the following recognition exemption and practical expedients at the date of initial application of HKFRS 16:

- (i) when measuring the lease liabilities at the date of initial application of HKFRS 16, the Group applied a single discount rate to a portfolio of leases with reasonably similar characteristics (such as leases with a similar remaining lease term for a similar class of underlying asset in a similar economic environment); and
- (ii) when measuring the right-of-use assets at the date of initial application of HKFRS 16, the Group relied on the previous assessment for onerous contract provisions as at 31 December 2018 as an alternative to performing an impairment review.

The following table reconciles the operating lease commitments as disclosed in Note 22(b) as at 31 December 2018 to the opening balance for lease liabilities recognised as at 1 January 2019:

Operating lease commitments at 31 December 2018
Less: total future interest expenses
Present value of remaining lease payments, discounted using the incremental borrowing rate at 1 January 2019
Add: finance lease liabilities recognised as at 31 December 2018
Total lease liabilities recognised at 1 January 2019

2. 編製基準(續)**(c) 過渡影響(續)**

為緩解香港財務報告準則第16號的過渡，本集團於初始應用香港財務報告準則第16號當日採用下列確認豁免及可行權宜方法：

- (i) 於計量初始應用香港財務報告準則第16號當日之租賃負債時，本集團對具有合理類似特徵的租賃組合使用單一貼現率（例如，在類似經濟環境下就類似分類的相關資產採用與餘下租期類似的租賃）；及
- (ii) 於計量初始應用香港財務報告準則第16號當日之使用權資產時，本集團就於二零一八年十二月三十一日的有償合約條文依賴過往評估，作為減值審閱的替代方法。

於二零一八年十二月三十一日的經營租賃承擔（如附註22(b)所披露）與於二零一九年一月一日已確認之租賃負債之期初結餘的對賬載列於下表：

	HK\$'000 千港元
於二零一八年十二月三十一日的經營租賃承擔	58,492
減：未來利息開支總額	(5,779)
餘下租賃付款現值，經於二零一九年一月一日的增額借貸利率貼現	52,713
加：於二零一八年十二月三十一日確認之融資租賃負債	—
於二零一九年一月一日確認之租賃負債總額	52,713

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

2. BASIS OF PREPARATION (CONTINUED)

(c) Transitional impact (continued)

The following table summarises the impacts of the adoption of HKFRS 16 on the Group's consolidated statement of financial position:

2. 編製基準(續)

(c) 過渡影響(續)

下表概述採納香港財務報告準則第16號對本集團綜合財務狀況表的影響：

Line items in the consolidated statement of financial position impacted by the adoption of HKFRS 16:		Carrying amount at 31 December 2018 於二零一八年十二月三十一日之賬面值 HK\$'000 千港元	Capitalisation of operating lease contracts 經營租賃合約資本化 HK\$'000 千港元	Carrying amount at 1 January 2019 於二零一九年一月一日之賬面值 HK\$'000 千港元
ASSETS	資產			
Fixed assets	固定資產	4,312,504	47,112	4,359,616
LIABILITIES	負債			
Other liabilities	其他負債	1,836,703	52,713	1,889,416
Deferred tax liabilities	遞延稅項負債	676,552	(924)	675,628
EQUITY	權益			
Reserves	儲備	9,193,159	(4,677)	9,188,482

2. BASIS OF PREPARATION (CONTINUED)

(c) Transitional impact (continued)

The analysis of the net book value of the Group's right-of-use assets by class of underlying asset at the end of the reporting period and at the date of transition to HKFRS 16 is as follows:

Included in "Fixed assets":
Other properties and equipment
leased for own use, carried at
depreciated cost

計入「固定資產」：
按折舊成本列賬之
其他自用租賃物業及
設備

2. 編製基準(續)

(c) 過渡影響(續)

本集團按相關資產類別劃分之使用權資產於報告期末及過渡至香港財務報告準則第16號當日之賬面淨值分析如下：

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	1 January 2019 於二零一九年 一月一日 HK\$'000 千港元
72,268	47,112

(d) Lease liabilities

The remaining contractual maturities of the Group's lease liabilities at the end of the reporting period and at the date of transition to HKFRS 16 are as follows:

(d) 租賃負債

本集團於報告期末及過渡至香港財務報告準則第16號當日之租賃負債之餘下合約到期日如下：

		As at 30 June 2019 於二零一九年六月三十日		As at 1 January 2019 於二零一九年一月一日	
		Present value of the minimum lease payments 最低租賃 付款之現值 HK\$'000 千港元	Total minimum lease payments 最低租賃 付款總額 HK\$'000 千港元	Present value of the minimum lease payments 最低租賃 付款之現值 HK\$'000 千港元	Total minimum lease payments 最低租賃 付款總額 HK\$'000 千港元
Within 1 year	1年內	24,415	26,445	18,053	21,008
After 1 year but within 2 years	1年後但2年內	16,798	18,152	10,646	11,607
After 2 year but within 5 years	2年後但5年內	27,315	29,100	15,983	17,521
After 5 years	5年後	6,086	6,239	8,032	8,356
		74,614	79,936	52,714	58,492
Less: total future interest expenses	減：未來利息開支總額		(5,322)		(5,779)
Present value of lease liabilities	租賃負債現值		74,614		52,713

2. BASIS OF PREPARATION (CONTINUED)

(e) Impact on the financial result of the Group

After the initial recognition of right-of-use assets and lease liabilities as at 1 January 2019, the Group as a lessee is required to recognise interest expense accrued on the outstanding balance of the lease liability, and the depreciation of the right-of-use asset, instead of the previous policy of recognising rental expenses incurred under operating leases on a straight-line basis over the lease term. This results in a negative impact on the reported profit from operations in the Group's consolidated statement of profit or loss, as compared to the results if HKAS 17 had been applied during the year.

The following tables may give an indication of the estimated impact of adoption of HKFRS 16 on the Group's financial result for the six months ended 30 June 2019, by adjusting the amounts reported under HKFRS 16 in these interim financial statements to compute estimates of the hypothetical amounts that would have been recognised under HKAS 17 if this superseded standard had continued to apply to 2019 instead of HKFRS 16.

2. 編製基準(續)

(e) 對本集團財務業績的影響

於二零一九年一月一日初始確認使用權資產及租賃負債後，本集團(作為承租人)須確認租賃負債的未償還餘額中產生的利息開支以及使用權資產的折舊，而非過往以直線基準確認租期內根據經營租賃產生的租金開支的政策。與倘於年內應用香港會計準則第17號所得的業績相比，此對本集團綜合損益表中呈報的經營溢利產生負面影響。

下表或可顯示採納香港財務報告準則第16號對本集團截至二零一九年六月三十日止六個月的財務業績產生的估計影響，方法為將該等中期財務報表中根據香港財務報告準則第16號所呈報的金額與根據香港會計準則第17號本應確認的假設金額進行比較(倘該被取代標準繼續適用於二零一九年而非香港財務報告準則第16號)。

Financial result for the six months ended 30 June 2019 impacted by the adoption of HKFRS 16:

Profit before taxation

受採納香港財務報告準則第16號影響截至二零一九年六月三十日止六個月之財務業績：

除稅前溢利

Amounts reported under HKFRS 16	2019 二零一九年		Hypothetical amounts for 2019 as if under HKAS 17
	Add back: HKFRS 16 depreciation and interest expense	Deduct: Estimated amounts related to operating leases as if under HKAS 17	
根據香港財務報告準則第16號呈報的金額	加回：根據香港財務報告準則第16號折舊及利息開支	減去：猶如根據香港會計準則第17號有關經營租賃的估計金額	猶如根據香港會計準則第17號於二零一九年的假設金額
(A)	(B)	(C)	(D=A+B-C)
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
472,389	22,251	(15,629)	479,011

3. BASIS OF CONSOLIDATION

These interim financial statements cover the consolidated position of Fubon Bank (Hong Kong) Limited and all its subsidiaries, 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 Note (A).

The financial information relating to the financial year ended 31 December 2018 that is included in these interim financial statements as comparative information does not constitute the Group's statutory annual consolidated financial statements for that financial year but is derived from those financial statements.

The Bank has delivered the financial statements for the year ended 31 December 2018 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

此等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，亦包括應佔其聯營公司之業績、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)。

此等本中期財務報表所載有關截至二零一八年十二月三十一日止財政年度的財務資料(作為比較資料)並不構成本集團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。

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二零一八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。核數師報告為無保留意見；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
Total interest income calculated using the effective interest method	採用實際利率法計算之利息收入總額
Other interest income	其他利息收入
Total interest income	利息收入總額

Interest income recognised on financial assets that are not measured at fair value through profit or loss amounted to HK\$1,577,481,000 (2018: HK\$1,246,365,000).

4. 利息收入及支出

(a) 利息收入

For the six months ended	
30 June 2019 截至二零一九年六月三十日止之六個月 HK\$'000 千港元	30 June 2018 截至二零一八年六月三十日止之六個月 HK\$'000 千港元
55,853	39,364
627,052	482,860
884,685	717,336
1,567,590	1,239,560
9,891	6,805
1,577,481	1,246,365

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1,577,481,000港元（二零一八年：1,246,365,000港元）。

4. INTEREST INCOME AND EXPENSE (CONTINUED)

(b) Interest expense

4. 利息收入及支出(續)

(b) 利息支出

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之存款及結餘
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產
Certificates of deposit, debt securities and subordinated debts issued	已發行存款證、債務證券及後償債務
Others	其他

For the six months ended	
30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
618,062	355,670
49,572	36,431
74,163	83,772
133,615	95,582
6,237	2,102
881,649	573,557

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$881,649,000 (2018: HK\$573,557,000).

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881,649,000港元(二零一八年：573,557,000港元)。

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

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 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
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	26,388	28,690
Trade finance services	貿易融資業務	10,663	10,038
Credit card services	信用卡業務	67,837	69,077
Securities brokerage and investment services	證券經紀及投資服務	12,418	20,854
Insurance services	保險業務	65,417	57,304
Unit trust services	信託基金業務	15,847	24,948
Others	其他	12,557	10,057
		211,127	220,968
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	98,735	95,940
– Trust or other fiduciary activities	– 信託或其他受託業務	925	943

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.

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 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
Handling fees and commission	手續費及佣金	37,114	42,337
Other fees paid	其他已付費用	11,540	13,266
		48,654	55,603
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	45,486	46,741

6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended	
		30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
Gains less losses from dealing	交易收益減虧損		
– Foreign currencies	– 外匯	7,860	10,600
– Trading assets	– 持作交易用途資產	14,685	14,853
– Other dealing activities*	– 其他買賣交易*	4,183	4,063
– Short selling activities	– 賣空交易	(1,721)	(690)
		25,007	28,826
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)	451,887	(289,585)
Net (loss)/gain on hedging instruments	對沖工具之淨 (虧損)/收益	(471,319)	280,615
		(19,432)	(8,970)
Dividend income from unlisted equity securities	非上市股本證券之股息 收入	1,850	7,952
Rental income	租金收入	775	732
Others	其他	10,325	7,097
		18,525	35,637

* 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 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	300,937	284,339
Premises and other fixed assets	物業及其他固定資產		
Rental of premises	物業租金	2,757	19,038
Depreciation (Note 15)	折舊(附註15)	98,672	69,120
Others	其他	10,024	8,323
Auditors' remuneration	核數師酬金	2,275	2,565
Other operating expenses	其他營運支出		
Business promotion	業務推廣	11,720	13,834
Legal and professional fees	法律顧問費用	5,373	4,786
Communication	通訊	14,747	15,449
Electronic data processing and computer systems	電子資料處理及電腦 系統	35,212	31,216
Others	其他	19,637	20,820
Reversal of compensation paid*	已付代價撥回*	(96,193)	—
		405,161	469,490

* During the year, the Court of Appeal issued judgment allowing the Bank's appeal and rejecting the Plaintiff's cross-appeal in a lawsuit, where an original judgement was issued against the Bank during 2016. The Bank received HK\$96 million (being the net aggregate amount that the Bank previously paid the Plaintiff under the original judgment) from the Plaintiff and recognised it as a reversal of compensation paid which was previously recognised under "Operating expenses – Other operating expenses".

* 年內，上訴法庭頒下判令，就一宗於二零一六年對本行提出的訴訟的原裁決，宣判本行上訴得直並駁回原告人之交相上訴。本行自原告人收取9,600萬港元（即本行過往就原裁決向原告人支付之總計淨額）並確認為已付代價撥回（過往於「營運支出—其他營運支出」項下確認）。

8. GAIN ON DISPOSAL OF A SUBSIDIARY

In February 2019, the Bank disposed of its entire interest in a subsidiary to a fellow subsidiary. The interest in the subsidiary was classified as assets held for sale in the consolidated statement of financial position since May 2018 when the Bank entered into a sale and purchase agreement for the transaction.

9. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

The provision for Hong Kong Profits Tax for 2019 is calculated at 16.5% (2018: 16.5%) of the estimated assessable profits for the six months ended 30 June 2019.

8. 出售附屬公司收益

於二零一九年二月，本行將其於一間附屬公司的全部股權出售予同系附屬公司。自二零一八年五月本行就交易訂立買賣協議起，該附屬公司的股權於綜合財務狀況表分類為持作出售資產。

9. 綜合全面收益表內的稅項

二零一九年之香港利得稅撥備乃根據截至二零一九年六月三十日止之六個月之評估應課稅溢利之16.5% (二零一八年：16.5%)計算。

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

For the six months ended	
30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
78,118	63,011
–	4,568
4,955	23,102
83,073	90,681

10. OTHER COMPREHENSIVE INCOME

10. 其他全面收益

		For the six months ended	
		30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目：		
Equity securities designated at FVOCI:	指定以公平價值於其他全面收益計量之股本證券：		
Changes in fair value recognised during the period	期內確認之公平價值變動	267,206	182,912
Deferred taxation	遞延稅項	(44,089)	(30,180)
Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至損益之項目：		
Debt securities designated at FVOCI:	指定以公平價值於其他全面收益計量之債務證券：		
Share of changes in fair value of financial assets designated at FVOCI held by an associate	應佔一間聯營公司持有的指定以公平價值於其他全面收益計量之金融資產公平價值變動	-	62,900
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	223,117	215,632

11. 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.

11. 現金及短期資金

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
98,550	117,284
60,602	261,609
446,846	686,695
2,446,014	4,915,979
3,052,012	5,981,567

* 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。

12. 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 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.

12. 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。

12. SEGMENT REPORTING (CONTINUED)**Operating segments (continued)**

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 loans, trade financing and deposits to large corporates and small and medium enterprises in Hong Kong and Mainland China.

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

Segment results, assets and liabilities

For the purpose of segmental analysis, the allocation of operating income 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 between 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.

12. 分部資料(續)**經營分部(續)**

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型企業及中小企業提供企業借貸、銀團貸款、貿易融資及存款服務。

金融市場主要從事向非銀行企業銷售投資產品、本集團的投資組合管理以及外匯及債務證券的交易活動。此外，其亦管理本集團整體資金以及由銀行業務產生之流動性及利率風險部位。

分部業績、資產及負債

按分部分析下之營運收入劃分，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在相關之經營分部拆分。

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，在各經營分部扣除。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。

12. SEGMENT REPORTING (CONTINUED)

Segment results, assets and liabilities (continued)

Segment assets mainly include advances to customers, 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.

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.

12. 分部資料(續)

分部業績、資產及負債(續)

分部資產主要包括各經營分部應佔客戶貸款、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、銀行同業借款及應計款項。

除了分部資料中的除稅前溢利資料外，管理層亦獲提供分部資料中的有關收入、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。

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。

12. SEGMENT REPORTING (CONTINUED)

Segment results, assets and liabilities (continued)

12. 分部資料(續)

分部業績、資產及負債(續)

		For the six months ended 30 June 2019 截至二零一九年六月三十日止之六個月			
		Retail Banking	Institutional Banking	Financial Markets	Reportable Segments Total
		零售銀行	機構銀行	金融市場	分部總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
Net interest income	淨利息收入	191,246	290,395	214,231	695,872
Other operating income/(loss) from external customers	源自外界客戶其他營 運收入／(虧損)	197,048	40,987	(14,699)	223,336
Fee and commission expense	費用及佣金支出	(40,456)	(218)	(3,289)	(43,963)
Other operating income/(loss)	其他營運 收入／(虧損)	156,592	40,769	(17,988)	179,373
Operating income	營運收入	347,838	331,164	196,243	875,245
Operating expenses	營運支出	(181,807)	(45,912)	(30,493)	(258,212)
Inter-segment expenses	跨分部支出	(30,592)	(3,761)	(1,373)	(35,726)
Operating profit before gains and impairment losses	未計收益及減值虧損 前經營溢利	135,439	281,491	164,377	581,307
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之 (扣除)／回撥	(15,577)	16,206	–	629
(Charge for)/write back of impairment losses on other financial assets	其他金融資產減值 虧損之(扣除)／ 回撥	(5,536)	(255)	4,335	(1,456)
Write back of impairment losses on other assets	其他資產減值虧損之 回撥	4	235	–	239
Profit before taxation	除稅前溢利	114,330	297,677	168,712	580,719
Operating expenses – depreciation	營運支出－折舊	(51,099)	(4,731)	(2,917)	(58,747)
		As at 30 June 2019 於二零一九年六月三十日			
Segment assets	分部資產	21,066,471	33,268,022	48,457,399	102,791,892
Segment liabilities	分部負債	52,064,931	17,268,456	20,345,292	89,678,679

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

12. SEGMENT REPORTING (CONTINUED)

Segment results, assets and liabilities (continued)

12. 分部資料(續)

分部業績、資產及負債(續)

		For the six months ended 30 June 2018 截至二零一八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	200,932	232,644	238,912	672,488
Other operating income/(loss) from external customers	源自外界客戶其他營運 收入／(虧損)	207,632	36,965	(4,762)	239,835
Fee and commission expense	費用及佣金支出	(42,315)	(93)	(4,309)	(46,717)
Other operating income/(loss)	其他營運收入／(虧損)	165,317	36,872	(9,071)	193,118
Operating income	營運收入	366,249	269,516	229,841	865,606
Operating expenses	營運支出	(179,929)	(40,745)	(30,772)	(251,446)
Inter-segment expenses	跨分部支出	(32,148)	(3,928)	(1,342)	(37,418)
Operating profit before gains and impairment losses	未計收益及減值虧損前 經營溢利	154,172	224,843	197,727	576,742
Write back of/(charge for) impairment losses on advances to customers	客戶貸款減值虧損之 回撥／(扣除)	3,246	(28,361)	–	(25,115)
(Charge for)/write back of impairment losses on other financial assets	其他金融資產減值虧損 之(扣除)／回撥	(379)	(1,326)	2,482	777
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之 (扣除)／回撥	(2,669)	4,789	–	2,120
Profit before taxation	除稅前溢利	154,370	199,945	200,209	554,524
Operating expenses – depreciation	營運支出－折舊	(10,891)	(743)	(1,532)	(13,166)
		As at 31 December 2018 於二零一八年十二月三十一日			
Segment assets	分部資產	22,038,646	29,916,286	48,010,503	99,965,435
Segment liabilities	分部負債	52,043,772	16,229,042	18,585,148	86,857,962

12. SEGMENT REPORTING (CONTINUED)**Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities****Operating income**

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

Profit before taxation

Reportable segment profit before taxation	可申報分部除稅前溢利
Unallocated operating income	未分配營運收入
Unallocated operating expenses	未分配營運支出
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
Share of profits of an associate	應佔聯營公司溢利
Gain on bargain purchase of an associate	議價收購聯營公司收益
Gain on disposal of a subsidiary	出售子公司收益
Net gains/(losses) on disposal of fixed assets	出售固定資產淨收益／(虧損)
Consolidated profit before taxation	綜合除稅前溢利

12. 分部資料(續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬

For the six months ended	
30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
875,245	865,606
(53,448)	(53,270)
55,033	61,474
876,830	873,810

For the six months ended	
30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
580,719	554,524
55,033	61,474
(164,671)	(233,896)
-	1,100
-	126,392
-	81,369
1,288	-
20	(38)
472,389	590,925

12. SEGMENT REPORTING (CONTINUED)

Reconciliation of reportable segment operating income, profit before taxation, assets & liabilities (continued)

Assets

Reportable segment assets
Unallocated fixed assets
Unallocated other assets
Consolidated total assets

資產

可申報分部資產
未分配固定資產
未分配其他資產
綜合資產總額

Liabilities

Reportable segment liabilities
Unallocated other liabilities
Consolidated total liabilities

負債

可申報分部負債
未分配其他負債
綜合負債總額

12. 分部資料(續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬(續)

As at	
30 June 2019	31 December 2018
於二零一九年六月三十日	於二零一八年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
102,791,892	99,965,435
1,842,545	1,760,124
1,653,990	1,061,187
106,288,427	102,786,746

As at	
30 June 2019	31 December 2018
於二零一九年六月三十日	於二零一八年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
89,678,679	86,857,962
1,973,325	1,905,177
91,652,004	88,763,139

12. 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 2019 and 2018, 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. 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, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2019 and 2018, no single customer or a group of customers under common control contributes 10% or more of the Group's operating income.

12. 分部資料(續)**區域資料**

區域分部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。截至二零一九年及二零一八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。概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、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零一九年及二零一八年六月三十日止之六個月，概無單一客戶或共同控制之一組客戶佔本集團營運收入10%或以上。

13. 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:

13. 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報告期末尚未平倉之交易量，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：

		As at					
		30 June 2019 於二零一九年六月三十日			31 December 2018 於二零一八年十二月三十一日		
		Qualifying for hedge accounting	Held for trading	Total	Qualifying for hedge accounting	Held for trading	Total
		合資格採用 對沖會計法	持作 交易用途	總額	合資格採用 對沖會計法	持作 交易用途	總額
		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						
- Forwards	- 遠期	-	6,910,123	6,910,123	-	6,697,062	6,697,062
- Swaps	- 掉期	-	6,618,741	6,618,741	-	9,428,007	9,428,007
- Options purchased	- 購入期權	-	383,775	383,775	-	812,906	812,906
- Options written	- 沽出期權	-	383,775	383,775	-	812,906	812,906
		-	14,296,414	14,296,414	-	17,750,881	17,750,881
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	23,839,086	1,480,473	25,319,559	18,582,413	2,134,680	20,717,093
		23,839,086	1,480,473	25,319,559	18,582,413	2,134,680	20,717,093
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	2,568	2,568	-	10,860	10,860
- Options written	- 沽出期權	-	2,568	2,568	-	10,860	10,860
		-	5,136	5,136	-	21,720	21,720
Total	總額	23,839,086	15,782,023	39,621,109	18,582,413	19,907,281	38,489,694

13. 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. The Group does not hold derivatives that are managed in conjunction with financial instruments designated at fair value through profit or loss.

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

13. 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。本集團並無持有任何與指定通過損益以反映公平價值之金融工具共同管理之衍生工具。

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 2019			31 December 2018		
		於二零一九年六月三十日			於二零一八年十二月三十一日		
		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	449,920	34,660	68,173	498,971	53,811	127,494
Interest rate derivatives	利率衍生工具	73,402	340,848	128,461	297,238	79,150	143,688
Equity derivatives	股票衍生工具	102	102	-	386	386	-
		523,424	375,610	196,634	796,595	133,347	271,182

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。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

14. ADVANCES TO CUSTOMERS

(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
– Stage 1	– 第1階段
– Stage 2	– 第2階段
– Stage 3	– 第3階段

14. 客戶貸款

(a) 客戶貸款減值撥備

As at	
30 June 2019	31 December 2018
於二零一九年六月三十日	於二零一八年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
50,245,870	47,929,870
(33,965)	(27,026)
(6,493)	(6,728)
(180,422)	(196,876)
50,024,990	47,699,240

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

Balance at 1 January 2019	於二零一九年一月一日之結餘
Transfer to 12-month ECL	轉至12個月內預期信貸虧損
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資產、取消確認之資產、還款及進一步貸款
Write-offs	撤銷
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額 (包括匯兌調整)
Balance at 30 June 2019	於二零一九年六月三十日之結餘

30 June 2019 二零一九年六月三十日			
12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total
12個月內預期信貸虧損	非信貸不良的全期預期信貸虧損	信貸不良的全期預期信貸虧損	總額
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
27,026	6,728	196,876	230,630
(296)	296	-	-
4,279	(4,279)	-	-
-	-	-	-
3,208	2,562	-	5,770
-	-	(12,723)	(12,723)
(252)	1,186	(3,731)	(2,797)
33,965	6,493	180,422	220,880

14. ADVANCES TO CUSTOMERS (CONTINUED)
(b) Movement in impairment allowances on advances to customers (continued)

14. 客戶貸款(續)
(b) 客戶貸款減值撥備變動(續)

		31 December 2018 二零一八年十二月三十一日			
		12-month ECL	Lifetime ECL not credit- impaired 非信貸不良的	Lifetime ECL credit- impaired 信貸不良的	Total
		12個月內預期 信貸虧損	全期預期 信貸虧損	全期預期 信貸虧損	總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
Balance at 1 January 2018	於二零一八年 一月一日之結餘	37,348	10,619	155,963	203,930
Transfer to 12-month ECL	轉至12個月內 預期信貸虧損	(147)	147	-	-
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的 全期預期信貸虧損	4,641	(4,641)	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的 全期預期信貸虧損	2	-	(2)	-
New financial assets originated or purchased, assets derecognized, repayments and further lending	源生或購入之新金融資 產、取消確認之資產、 還款及進一步貸款	2,065	1,354	-	3,419
Write-offs	撤銷	-	-	(29,207)	(29,207)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量 淨額(包括匯兌調整)	(16,883)	(751)	70,122	52,488
Balance at 31 December 2018	於二零一八年 十二月三十一日之 結餘	27,026	6,728	196,876	230,630

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

14. ADVANCES TO CUSTOMERS (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:

14. 客戶貸款(續)

(c) 按行業分析的客戶貸款

按行業及有抵押貸款的客戶貸款分析如下。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 2019		31 December 2018	
		於二零一九年六月三十日		於二零一八年十二月三十一日	
		% of gross		% of gross	
		Gross loans	loans covered	Gross loans	loans covered
		and advances	by collateral	and advances	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	%	千港元	%
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	3,877,606	21.10	4,311,798	16.05
- Property investment	- 物業投資	9,256,261	81.45	8,230,920	92.29
- Financial concerns	- 金融企業	2,860,524	2.80	2,734,051	2.93
- Stockbrokers	- 股票經紀	1,392,761	27.11	1,051,310	43.08
- Wholesale and retail trade	- 批發及零售業	540,474	27.50	501,723	27.20
- Manufacturing	- 製造業	1,756,316	22.88	1,582,124	8.35
- Transport and transport equipment	- 運輸及運輸設備	200,555	71.97	154,633	94.40
- Information technology	- 資訊科技	381,348	-	615,749	-
- Others	- 其他	4,157,081	30.42	4,008,509	31.96
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樓宇的貸款	4,350	100.00	4,635	100.00
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	9,031,742	100.00	9,376,721	100.00
- Credit card advances	- 信用卡貸款	816,854	-	872,000	-
- Others	- 其他	4,249,435	33.71	4,491,341	32.90
		38,525,307		37,935,514	
Trade finance	貿易融資	5,089,077	13.66	4,745,559	17.43
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	6,631,486	1.93	5,248,797	4.74
Gross advances to customers	客戶貸款總額	50,245,870	43.92	47,929,870	46.84

14. ADVANCES TO CUSTOMERS (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:

As at 30 June 2019

於二零一九年六月三十日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Trade finance	- 貿易融資
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

14. 客戶貸款(續)**(c) 按行業分析的客戶貸款(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：

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	資產之減值撥備 第3階段	資產之減值撥備 第1及第2階段
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
39,737	5,897	-	5,947
73,130	-	-	2,969
303,384	182,996	146,677	3,996
24,823	24,823	24,823	5,360

As at 31 December 2018

於二零一八年十二月三十一日

- Property investment	- 物業投資
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款
- Trade finance	- 貿易融資
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	資產之減值撥備 第3階段	資產之減值撥備 第1及第2階段
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
64,245	24,336	-	4,634
61,853	-	-	626
319,053	158,430	147,181	4,241
42,090	42,090	42,090	5,758

14. ADVANCES TO CUSTOMERS (CONTINUED)

(d) Impaired advances to customers

14. 客戶貸款(續)

(d) 客戶減值貸款

		As at			
		30 June 2019		31 December 2018	
		於二零一九年六月三十日		於二零一八年十二月三十一日	
		HK\$'000	% of gross advances	HK\$'000	% of gross advances
		千港元	佔貸款總額百分比	千港元	佔貸款總額百分比
Gross impaired advances	減值貸款總額	224,759	0.45	233,231	0.49
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的第3階段減值撥備	(180,422)		(196,876)	
		44,337		36,355	
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額	22,999		26,308	

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。

15. FIXED ASSETS

15. 固定資產

Cost or valuation

At 31 December 2018

Impact on initial application
of HKFRS 16

At 1 January 2019

Additions

Disposals

At 30 June 2019

Accumulated depreciation

At 31 December 2018

Impact on initial application
of HKFRS 16

At 1 January 2019

Charge for the period (Note 7)

Released on disposal

At 30 June 2019

Accumulated impairment loss

At 1 January 2019 and
30 June 2019

Net book value

At 30 June 2019

成本值或估值

於二零一八年十二月三十一日

初始應用香港財務報告準則
第16號之影響

於二零一九年一月一日

添置

出售

於二零一九年六月三十日

累計折舊

於二零一八年十二月三十一日

初始應用香港財務報告準則
第16號之影響

於二零一九年一月一日

期內折舊(附註7)

出售撥回

於二零一九年六月三十日

累計減值虧損

於二零一九年一月一日及
二零一九年六月三十日

賬面淨值

於二零一九年六月三十日

Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost 以成本列賬之 其他自用租賃 物業及設備	Total
物業 HK\$'000 千港元	傢俬、 裝置及設備 HK\$'000 千港元	物業及設備 HK\$'000 千港元	總額 HK\$'000 千港元
3,981,272	973,522	-	4,954,794
-	-	108,327	108,327
3,981,272	973,522	108,327	5,063,121
-	57,649	46,214	103,863
-	(46,343)	(27,804)	(74,147)
3,981,272	984,828	126,737	5,092,837
-	626,557	-	626,557
-	-	61,215	61,215
-	626,557	61,215	687,772
36,037	41,577	21,058	98,672
-	(46,277)	(27,804)	(74,081)
36,037	621,857	54,469	712,363
15,733	-	-	15,733
3,929,502	362,971	72,268	4,364,741

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15. FIXED ASSETS (CONTINUED)

15. 固定資產(續)

Cost or valuation

At 1 January 2018	於二零一八年一月一日
Additions	添置
Disposals	出售
Surplus on revaluation	重估盈餘
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊
At 31 December 2018	於二零一八年十二月三十一日

Representing:

Cost	成本值
Valuation – 2018	估值 – 二零一八年

Accumulated depreciation

At 1 January 2018	於二零一八年一月一日
Charge for the year	年內折舊
Released on disposal	出售撥回
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊
At 31 December 2018	於二零一八年十二月三十一日

Accumulated impairment loss

At 1 January and 31 December 2018	於二零一八年一月一日及十二月三十一日
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Net book value

At 1 January 2018	於二零一八年一月一日
At 31 December 2018	於二零一八年十二月三十一日

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
3,777,633	913,284	4,690,917
–	81,184	81,184
–	(20,946)	(20,946)
269,604	–	269,604
(65,965)	–	(65,965)
3,981,272	973,522	4,954,794
–	973,522	973,522
3,981,272	–	3,981,272
3,981,272	973,522	4,954,794
–	574,864	574,864
65,965	72,578	138,543
–	(20,885)	(20,885)
(65,965)	–	(65,965)
–	626,557	626,557
15,733	–	15,733
3,761,900	338,420	4,100,320
3,965,539	346,965	4,312,504

16. ASSETS HELD FOR SALE

In May 2014, the Group transferred two owned properties situated in Hong Kong with carrying amount of HK\$92,669,000 from premises to assets held for sale following the Bank's decision to dispose of the properties. In December 2014, the Group sold one of the properties, with a carrying amount of HK\$47,225,000, at a consideration of HK\$52,000,000. A gain of HK\$4,775,000 was recognised in profit the year ended 31 December 2014. The Group is committed to a plan to sell the remaining property.

The asset is measured at the lower of its carrying amount and fair value less costs to sell at the end of each reporting period. The carrying amount as of 30 June 2019 of HK\$45,443,000 (31 December 2018: HK\$45,443,000) represents its fair value less costs to sell.

Assets held for sale comprise the following:

Property situated in Hong Kong	位於香港之物業
Accounts receivable and other assets of a subsidiary	一間附屬公司之應收賬項及其他資產

16. 持作出售之資產

於二零一四年五月，本行決定出售其位於香港的賬面值為92,669,000港元的兩項物業，本集團隨之將其由物業轉撥至持作出售之資產。於二零一四年十二月，本集團售出其中一項賬面值為47,225,000港元的物業，代價為52,000,000港元，得以於截至二零一四年十二月三十一日止年度的溢利中確認4,775,000港元之收益。本集團承諾計劃出售餘下物業。

資產按於各報告期末其賬面值及公平價值減出售成本（兩者之較低者為準）計量。於二零一八年六月三十日，賬面值45,443,000港元（二零一八年十二月三十一日：45,443,000港元）相當於其公平價值減出售成本。

持作出售之資產包括下列各項：

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
45,443	45,443
—	384
45,443	45,827

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17. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

17. 銀行同業及其他金融機構之存款及結餘

		As at	
		30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
Deposits and balances from banks	銀行同業之存款及結餘	3,668,043	3,209,729
Deposits and balances from the HKMA	於金管局之存款及結餘	71,388	278,273
		3,739,431	3,488,002
Amounts due to banks under repurchase agreements	回購協議項下應付銀行同業之款項	5,911,078	5,979,423
		9,650,509	9,467,425

18. DEPOSITS FROM CUSTOMERS

18. 客戶存款

		As at	
		30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
Demand deposits and current accounts	活期及往來存款	12,141,484	12,956,273
Savings deposits	儲蓄存款	1,185,891	1,269,027
Call deposits	通知存款	4,193,066	4,091,701
Time deposits	定期存款	51,500,002	49,930,797
		69,020,443	68,247,798

19. SUBORDINATED NOTES ISSUED

19. 已發行後償票據

		As at	
		30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 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	1,559,062	1,562,870

Subordinated notes with face value of US\$200 million (equivalent to HK\$1,562 million) and carrying amount of HK\$1,559 million which qualify as supplementary capital were issued by the Bank on 30 November 2010 and mature on 30 November 2020.

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.

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1,562,000,000港元)及賬面值為1,559,000,000港元及符合附加資本準則的後償票據，該票據於二零二零年十一月三十日到期。

倘若金管局於任何時候決定(經考慮適用的法規框架)此等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，此等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，本行根據此等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責任(包括有關存款之負債)享有同等權益。

19. 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.

20. RESERVES

Regulatory reserve	法定儲備
Investment revaluation reserve (non-recycling)	投資重估儲備 (非循環)
Premises revaluation reserve	物業重估儲備
Retained earnings	保留溢利

The regulatory reserve is maintained 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.

19. 已發行後償票據(續)

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

20. 儲備

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
487,125	536,613
782,054	558,937
2,653,812	2,679,420
5,882,984	5,418,189
9,805,975	9,193,159

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。

21. 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:

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.

21. 金融工具之公平價值**(a) 以公平價值列賬之金融工具**

公平價值之估計一般帶有主觀性質，並於特定時間點基於該金融工具之特性及相關市場資料作出評估。本集團使用下列可反映計量所用之輸入數據之重要性之公平價值等級制度計量公平價值：

第一級：相同工具於活躍市場之市場報價(未經調整)。

第二級：由一級所載報價以外的可觀察直接(即價格)或間接(即源自價格)輸入數據。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；或所有重要輸入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：並非以可觀察市場數據(不可觀察輸入數據)為基礎的資產或負債的輸入數據。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。倘重大不可觀察調整或假設須用以反映工具之間的差額，該分類包括根據類似工具的報價而估值的工具。

21. 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:

Assets

Trading assets	持作交易用途資產
Derivative financial instruments	衍生金融工具
Equity securities designated at FVOCI	指定以公平價值 於其他全面收益計量 之股本證券

Liabilities

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

資產

持作交易用途資產
衍生金融工具
指定以公平價值 於其他全面收益計量 之股本證券

負債

交易賬項下之負債
衍生金融工具

21. 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制度(公平價值據此分類)分析於本報告期末以公平價值計量之金融工具：

As at 30 June 2019 於二零一九年六月三十日			
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 總額 HK\$'000 千港元
1,725,900	-	-	1,725,900
-	523,424	-	523,424
59	-	1,075,633	1,075,692
1,725,959	523,424	1,075,633	3,325,016
1,726,041	-	-	1,726,041
-	375,610	-	375,610
1,726,041	375,610	-	2,101,651

21. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

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

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具 (續)

		As at 31 December 2018 於二零一八年十二月三十一日			Total 總額 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	
Assets	資產				
Trading assets	持作交易用途資產	1,898,372	–	–	1,898,372
Derivative financial instruments	衍生金融資產	–	796,595	–	796,595
Equity securities designated at fair value through other comprehensive income	指定以公平價值於 其他全面收益計量之 股本證券	62	–	809,268	809,330
		1,898,434	796,595	809,268	3,504,297
Liabilities	負債				
Trading liabilities	交易賬項下之負債	1,898,372	–	–	1,898,372
Derivative financial instruments	衍生金融工具	–	133,347	–	133,347
		1,898,372	133,347	–	2,031,719

During the year 2018, there were transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy as active markets could not be identified for identical instruments. There was no such transfer for the year 2019.

於二零一八年，有金融工具由公平價值等級制度第一級轉移至第二級，由於未能就相同工具分辨出活躍市場。於二零一九年並無有關轉移。

(i) Valuation of financial instruments with significant unobservable inputs

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

- (i) The fair value of unquoted equity investments is estimated, if possible, using the applicable price/earnings ratio and other market data for similar listed companies adjusted to reflect specific circumstances of the issues; 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) 使用重大不可觀察輸入數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

- (i) 沒有市價之股本投資之公平價值乃於可行情況下使用適用的價格／盈利率及經調整類似上市公司之其他市場數據以反映該發行之特定情況進行估計；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。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

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

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

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:

Assets

Beginning of the period	期初
Purchases	購買
Sales	出售
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 period included in other comprehensive income for assets held at the end of the reporting period	於報告期末持有之 資產計入其他全面收 益表的期內收益或虧 損總額
Total gains or losses for the period 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 期內收益或虧損 總額

21. 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 據之金融工具估值(續)

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：

資產

Equity securities designated at FVOCI 指定以公平價值於 其他全面收益計量之股本證券 As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
809,268	544,340
396	3,962
(1,237)	(9,619)
267,206	270,585
1,075,633	809,268
267,206	270,585
694	15,874

21. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

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

(ii) 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 2019

於二零一九年六月三十日

Asset

Equity securities designated
at fair value through other
comprehensive income

資產

指定以公平價值於其他
全面收益計量之股本
證券

As at 31 December 2018

於二零一八年十二月三十一日

Asset

Equity securities designated
at fair value through other
comprehensive income

資產

指定以公平價值於其他
全面收益計量之股本
證券

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具 (續)

(ii) 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。就公平價值等級制度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		Effect on other comprehensive income	
對損益賬的影響		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
-	-	107,563	(107,563)

Effect on profit or loss		Effect on other comprehensive income	
對損益賬的影響		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
-	-	80,927	(80,927)

21. 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;
- (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; and
- (iv) the fair value of debt securities measured at amortised cost 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.

21. 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按要求還款之金額；
- (ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定總公平價值時並不計及該等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；
- (iii) 有關定息貸款及以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估計。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；及
- (iv) 以攤銷成本計量之債務證券之公平價值乃參考可參考市價釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS (CONTINUED)

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

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 2019 and 31 December 2018 except as follows:

21. 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)

本集團以成本或攤銷成本列賬之金融工具之賬面金額與其於二零一九年六月三十日及二零一八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 2019 於二零一九年六月三十日				
		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	金融資產					
Advances to customers	客戶貸款	2,400,220	2,325,507	-	2,325,507	-
Debt securities measured at amortised cost	以攤銷成本計量之債務證券	41,250,833	41,397,125	7,405,260	33,989,865	2,000
		51,500,002	51,464,790	-	51,464,790	-
Financial liability	金融負債					
Deposits from customers	客戶存款					
		As at 31 December 2018 於二零一八年十二月三十一日				
		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	金融資產					
Advances to customers	客戶貸款	2,329,386	2,342,390	-	2,342,390	-
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	36,889,767	36,958,174	15,746,394	21,209,780	2,000
Financial liability	金融負債					
Deposits from customers	客戶存款	49,912,002	49,907,782	-	49,907,782	-

22. 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.

Direct credit substitutes	直接信貸替代項目
Transaction-related contingencies	與交易有關之或然項目
Trade-related contingencies	與貿易有關之或然項目
Undrawn loan facilities	未提取之備用貸款
– which are unconditionally cancellable	– 可無條件地取消
– with an original maturity of up to one year	– 原訂到期期限為直至一年
– with an original maturity of more than one year	– 原訂到期期限為一年以上

22. 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 2019		31 December 2018	
於二零一九年六月三十日		於二零一八年十二月三十一日	
Contractual amounts	Credit risk-weighted amounts	Contractual amounts	Credit risk-weighted amounts
	信貸風險加權金額		信貸風險加權金額
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
138,316	109,905	866,758	866,758
38,392	19,196	40,830	20,415
422,659	84,532	192,471	38,494
32,871,373	–	32,667,732	–
366,626	73,325	256,791	51,358
2,070,856	1,028,472	2,023,875	1,004,828
35,908,222	1,315,430	36,048,457	1,981,853

22. CONTINGENT LIABILITIES AND COMMITMENTS (CONTINUED)**(b) Lease commitments**

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

Properties:

- Within one year
- After 1 year but within 5 years
- More than 5 years

物業：

- 一年內
- 一至五年間
- 五年以上

Contracted for

已訂合約

22. 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 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
24,735	20,708
46,046	32,548
6,505	5,236
77,286	58,492

(c) Capital commitments

Capital commitments for the purchase of equipment and unlisted equity securities outstanding as at the end of the reporting period not provided for in the financial statements were as follows:

Contracted for

已訂合約

(c) 資本承擔

於報告期末未於財務報表內提撥之有關購買設備及非上市股本證券之未兌現資本承擔如下：

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
210,030	231,213

23. 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.

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period, except for the disposal of a subsidiary to a fellow subsidiary as disclosed in Note 8, is set out below:

(a) Income/(expenses)

<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission income	費用及佣金收入
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission expenses	費用及佣金開支

23. 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。

除如附註8所披露出售附屬公司予同系附屬公司外，有關期內關連各方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／(開支)

For the six months ended	
30 June 2019 截至 二零一九年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2018 截至 二零一八年 六月三十日 止之六個月 HK\$'000 千港元
20,496	11,333
(1,975)	(2,009)

23. MATERIAL RELATED PARTY TRANSACTIONS (CONTINUED)

(b) Assets

<i>Ultimate holding company</i>	<i>最終控股公司</i>
Accrued interest and other assets	應計利息及其他資產
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Cash and short-term funds	現金及短期資金
Accrued interest and other assets	應計利息及其他資產
<i>Fellow associate</i>	<i>同系聯營公司</i>
Cash and short-term funds	現金及短期資金

There was no impairment allowance made against the above assets.

23. 重大關連各方交易(續)

(b) 資產

As at	
30 June 2019 於二零一九年 六月三十日 HK\$'000 千港元	31 December 2018 於二零一八年 十二月三十一日 HK\$'000 千港元
–	9,224
26,319	30,149
7,034	56
33,353	30,205
1,828	1,856

上述資產並未有作出減值撥備。

23. MATERIAL RELATED PARTY TRANSACTIONS (CONTINUED)

(c) Liabilities

<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	銀行同業及其他金融機構之存款及結餘
Deposits from customers	客戶存款
Other liabilities	其他負債
<i>Other related parties</i>	其他關連方
Deposits from customers	客戶存款

(d) Financial instruments

<i>A fellow subsidiary</i>	同系附屬公司
Derivative contracts (notional principal)	衍生合約(名義本金)

23. 重大關連各方交易(續)

(c) 負債

As at	
30 June 2019	31 December 2018
於二零一九年六月三十日	於二零一八年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
—	—
23,544	32,907
286,672	394,603
412	413
310,628	427,923
188,163	73,277

(d) 金融工具

As at	
30 June 2019	31 December 2018
於二零一九年六月三十日	於二零一八年十二月三十一日
HK\$'000	HK\$'000
千港元	千港元
300,618	379,835

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES

The capital ratio is computed on a consolidated basis which combines the position of the Bank and Fubon Credit (Hong Kong) Limited ("FCHK") as required by the Hong Kong Monetary Authority ("HKMA") for regulatory purposes.

The basis of consolidation for accounting purposes of the Bank is in accordance with the HKFRS 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) 監管披露之綜合基準

資本比率是根據綜合基準計算，該基準結合香港金融管理局（「金管局」）為其監管目的規定之本行及富邦財務（香港）有限公司（「富邦財務」）之狀況。

作本行會計目的之綜合基準乃依據香港財務報告準則制定，但有別於計算資本比率之綜合基準及範圍。作會計目的時將富邦財務綜合入賬。作會計目的時綜合入賬但計算資本比率時未綜合入賬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 2019 於二零一九年六月三十日		As at 31 December 2018 於二零一八年十二月三十一日	
		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	276,450	116,480	172,289	103,956
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	1,872	1,011	3,219	1,529
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	4,468	142	3,982	142
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動	63	63	63	63
Aquarius (Nominees) Limited	Dormant 不活動	6	6	6	6
FB Investment Management Limited* 富銀投資管理有限公司*	Fund management 基金管理	N/A 不適用	N/A 不適用	11,135	8,644
		282,859	117,702	190,694	114,340

* The Bank disposed its entire shareholding of FB Investment Management Limited in February 2019 and therefore FB Investment Management Limited is not included in the consolidation for accounting purpose as at 30 June 2019.

* 本行於二零一九年二月出售其於富銀投資管理有限公司的全部股權，因此，於二零一九年六月三十日，作會計目的時，富銀投資管理有限公司並未綜合入賬。

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES (CONTINUED)

All subsidiaries are included within both the accounting scope of consolidation and the regulatory scope of consolidation.

The Bank's shareholdings in the above subsidiaries are deducted from CET1 capital in accordance with the Banking (Capital) Rules ("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 20, 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.

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.

The Group disclosed the full terms and conditions of its capital instruments as of the end of the reporting period in its website (www.fubonbank.com.hk) under the page "Regulatory Disclosures" in accordance with section 16FE of the BDR.

The leverage ratio, countercyclical capital ratio and liquidity maintenance ratio are computed on the same consolidation basis as the capital ratio.

(A) 監管披露之綜合基準(續)

所有附屬公司均納入會計的綜合基準及監管目的之綜合基準。

本行於上述附屬公司之股權乃根據《銀行業(資本)規則》(「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》以嚴謹監管的規定維持法定儲備(如附註20所披露)。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。

本集團根據銀行業(披露)規則第16FE條於其網站(www.fubonbank.com.hk)「監管披露」頁面披露其截至報告期末的資本工具的全部條款及條件。

槓桿比率、逆週期資本比率及流動性維持比率均按與資本比率相同的綜合基準計算。

(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

(B) 逾期及經重組資產

(i) 逾期客戶貸款

		As at	
		30 June 2019	31 December 2018
		於二零一九年六月三十日	於二零一八年十二月三十一日
		% of total advances	% of total 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
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	一六個月或以下惟三個月以上	13,093 0.03	38,450 0.08
- 1 year or less but over 6 months	一一年或以下惟六個月以上	42,480 0.08	62,049 0.13
- Over 1 year	一一年以上	169,338 0.34	132,733 0.28
		224,911 0.45	233,232 0.49
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	36,130	28,776
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	64,721	55,636
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	188,781	204,456
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	174,906	192,690

**(B) OVERDUE AND RESCHEDULED ASSETS
(CONTINUED)**

(i) Overdue advances to customers (continued)

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the period-end. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at period end. Loans repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

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

(ii) Rescheduled advances to customers

Rescheduled loans and advances are those loans and advances which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms are non-commercial to the Group. 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:

(B) 逾期及經重組資產(續)

(i) 逾期客戶貸款(續)

有指定還款日期的借款及貸款在其本金或利息逾期並於期末仍未支付時被分類為已逾期。分期付款償還的貸款在部分分期貸款已逾期且於期末仍未支付時被視為已逾期。按要求償還的貸款在借款人收到償還要求但並無根據要求通知還款及／或在貸款已持續超出已知會借款人的獲批准的限額，而超出已知會借款人所獲批准限額的時間比貸款逾期的時間更長時分類為已逾期。

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。

(ii) 重定還款期的客戶貸款

重定還款期的借款及貸款是指由於借款人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的借款及貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶借款及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 2019	31 December 2018
		於二零一九年六月三十日	於二零一八年十二月三十一日
		% of total advances	% of total advances
		佔貸款總額之百分比	佔貸款總額之百分比
		HK\$'000	HK\$'000
		千港元	千港元
Rescheduled advances to customers	重定還款期的客戶貸款	3,881	4,684
		0.01	0.01

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

Analysis of the Group's overdue loans and advances to customers in respect of geographical segment which account for not less than 10% of gross advances to customers:

(C) 按地區分析的客戶借款及貸款總額

按地區分部分析本集團已逾期客戶借款及貸款(佔客戶貸款總額不足10%)：

		As at 30 June 2019 於二零一九年六月三十日			
		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	41,654,873	124,785	124,633	93,235
China	中國	7,384,011	26,767	26,767	24,823
Other	其他地區	1,206,986	73,359	73,359	62,364
		50,245,870	224,911	224,759	180,422

		As at 31 December 2018 於二零一八年十二月三十一日			
		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	40,441,972	117,473	117,472	92,158
China	中國	6,752,584	42,090	42,090	42,090
Other	其他地區	735,314	73,669	73,669	62,628
		47,929,870	233,232	233,231	196,876

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.

The impairment allowance on Stage 1 and Stage 2 financial assets is not allocated to any geographical segment.

以上地區分析按借款人所在地，經計及風險轉移後而劃定。一般而言，若貸款的擔保人所處地區與交易對手不同，則風險轉移至擔保人的所在地區。

第一階段及第二階段之金融資產之減值撥備並無分派予任何地區分部。

(D) NON-BANK MAINLAND EXPOSURES

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

(D) 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富邦財務風險的分析。

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及其附屬公司及合營公司
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體及其附屬公司及合營公司
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
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
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
Total assets after provision	資產總值(扣除撥備)
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

30 June 2019 二零一九年六月三十日		
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
13,316,570	145,197	13,461,767
3,062,121	-	3,062,121
6,147,220	409,580	6,556,800
2,350,215	189,602	2,539,817
-	-	-
24,876,126	744,379	25,620,505
105,290,323		
23.63%		

(D) NON-BANK MAINLAND EXPOSURES
(CONTINUED)

(D) 中國內地非銀行業之風險(續)

		31 December 2018 二零一八年十二月三十一日		
		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	10,635,306	27,869	10,663,175
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	2,599,533	–	2,599,533
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	5,235,852	229,317	5,465,169
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	1,723,578	156,002	1,879,580
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	20,194,269	413,188	20,607,457
Total assets after provision	資產總值(扣除撥備)	102,547,037		
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	19.69%		

(E) CURRENCY CONCENTRATION

The Bank'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:

<i>Equivalent in HK\$ million</i>	<i>百萬港元等值</i>
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 (short)/long position	(短)/長盤淨額

<i>Equivalent in HK\$ Million</i>	<i>百萬港元等值</i>
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

The net option position is calculated on the basis of the delta-weighted position of options contracts. The Bank has no structural position as at the end of the reporting period.

(E) 外幣持盤量

本行個別外幣所持有倉盤淨額或結構性倉盤淨額若佔所持有外幣淨倉盤總額或淨結構性倉盤總額的10%或以上，披露如下：

As at 30 June 2019 於二零一九年六月三十日			
US dollars 美元	Chinese renminbi 人民幣	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
39,786	2,290	6,555	48,631
(36,699)	(1,964)	(7,231)	(45,894)
5,696	907	3,727	10,330
(8,811)	(902)	(3,047)	(12,760)
-	-	-	-
(28)	331	4	307

As at 31 December 2018		
於二零一八年十二月三十一日		
US dollars	Other foreign currencies	Total foreign currencies
美元	其他外幣	外幣總額
34,825	10,872	45,697
(29,362)	(9,521)	(38,883)
7,646	3,458	11,104
(11,400)	(4,771)	(16,171)
1	-	1
1,710	38	1,748

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。於報告期末，本行並無結構性倉盤。

(F) 國際債權

下表列示的本集團之國家風險乃參照金管局根據銀行業(披露)規則所列之交易對手的所在地及類別編製。國際債權乃根據交易對手所在地區作出分類並已計及風險轉移之資產負債表內交易對手風險承擔，其所有貨幣之跨境債權及本地之外幣債權之總和。

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：

數字以百萬港元呈列

交易對手的國家／司法權區發達國家離岸中心

—其中：香港

發展中的亞洲和太平洋地區

—其中：中國

As at 30 June 2019				
於二零一九年六月三十日				
Banks	Official sector	Non-bank financial institution 非銀行 金融機構	Non- Financial Private Sector 非金融 私人機構	Total
銀行	官方機構	金融機構	私人機構	總額
8,913	17	339	393	9,662
563	11	2,707	17,079	20,360
440	11	2,391	16,096	18,938
7,595	195	2,301	14,053	24,144
4,829	195	2,301	13,120	20,445

(F) INTERNATIONAL CLAIMS (CONTINUED)

(F) 國際債權(續)

		As at 31 December 2018 於二零一八年十二月三十一日				
		Banks	Official sector	Non-bank financial institution 非銀行 金融機構	Non- Financial Private Sector 非金融 私人機構	Total
<i>Figures in HK\$ million</i>	<i>數字以百萬港元呈列</i>	銀行	官方機構	金融機構	私人機構	總額
<u>Counterparty country/jurisdiction</u>	<u>交易對手的國家／司法權區</u>					
Developed countries	發達國家	10,548	17	75	160	10,800
Offshores centres	離岸中心	1,026	–	2,939	13,399	17,364
– of which: Hong Kong	– 其中：香港	158	–	2,624	12,688	15,470
Developing Asia and Pacific	發展中的亞洲和太平洋地區	9,874	196	1,915	10,844	22,829
– of which: China	– 其中：中國	6,967	196	1,906	10,151	19,220

(G) REPOSSESSED ASSETS AND ASSETS ACQUIRED UNDER LENDING AGREEMENTS

The total repossessed assets and assets acquired under lending agreements of the Group as at 30 June 2019 amounted to HK\$28,500,000 (31 December 2018: HK\$27,000,000).

(G) 收回資產及根據借貸協議所得資產

於二零一九年六月三十日，本集團之收回資產及根據借貸協議所得資產總值為28,500,000港元（二零一八年十二月三十一日：27,000,000港元）。

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銀行網絡

BRANCHES

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