

# 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 2020  
二零二零年中期財務報表



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 18 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(「富邦金融」)的全資附屬公司。富邦金融為台灣最大的金融控股公司之一，也是唯一「在兩岸三地均擁有銀行子行」的台資金融機構，擁有完整多元的金融服務平台。富邦銀行於香港透過18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

#### **Daniel TSAI Ming Chung**

*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.

#### **Richard TSAI Ming Hsing**

*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 LEE Wing Hung**

*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  
 Chairman – Fubon Securities 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.  
 Director – Fubon Fund Management (Hong Kong) Limited  
 Director – Fubon Securities (Hong Kong) Limited

**Eric CHEN Sun Te***Non-Executive Director*

Chairman and Standing Director – Taipei Fubon Commercial Bank Co., Ltd.  
 Director – Fubon Financial Holding Co., Ltd.  
 Director – Fubon Securities Co., Ltd.  
 Director – Fubon Bank (China) Co., Ltd.  
 Independent Director – Lion Travel Services Co., Ltd.  
 Independent Director – Uni-President China Holdings Ltd.  
 Supervisor – Fubon Sports & Entertainment  
 Chairman and Director – Taipei Fubon Bank Charity Foundation

**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.  
 Director – Fubon Insurance Co., Ltd.  
 Supervisor – Fubon Stadium Co., Ltd.

**SHIH Hung***Independent Non-Executive Director*

Independent Non-Executive Director  
 – Fubon Life Insurance (Hong Kong) Co., Ltd.

**Peter PANG Sing Tong***Independent Non-Executive Director***John Keith BALL***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  
 董事長－富邦綜合證券股份有限公司  
 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－富邦基金管理(香港)有限公司  
 董事－富邦證券(香港)有限公司

**陳聖德***非執行董事*

董事長兼常務董事－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－富邦綜合證券股份有限公司  
 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  
 監察人－富邦育樂股份有限公司  
 董事長兼董事－財團法人台北富邦銀行公益慈善基金會

**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  
 董事－富邦產物保險股份有限公司  
 監察人－富邦運動場館股份有限公司

**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***卜約翰***獨立非執行董事*

# REVIEW OF 2020 INTERIM PERFORMANCE

## 二零二零年中期業績回顧

Fubon Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries (“the Group”) reported a net profit of HK\$26 million for the first six months ended 30 June 2020, representing a decrease of 93% over the corresponding period in 2019. The decline in profit was mainly attributable to a substantial increase in stages 1 and 2 impairment allowances for loans and investments and an increase in stage 3 impairment allowances. The Bank’s operating profit was also affected by the economic impact of the interest rate environment in Hong Kong compounded by the onset of the COVID-19 pandemic. Operating profit before impairment losses for the period declined 41% compared to same period last year. Return on average equity and return on average assets declined to 0.35% and 0.05%, respectively, compared with 5.43% and 0.74% for the first half of 2019.

Net interest income decreased by 13% to HK\$608 million and net interest margin narrowed by 25 basis points to 1.25%. Market interest rates have decreased at an accelerated pace since January this year, resulting in a decrease in overall asset yield upon repricing. Cost of funds also declined but to a much lesser degree. Nevertheless, average interest-earning assets grew by 5%, underpinned by the expanding loan and debt securities investment portfolios.

Non-interest income fell by 14% to HK\$156 million. The drop was mainly due to the decrease in insurance services, trade finance services and credit card services income by 39%, 29% and 25%, respectively. Credit related services income also decreased by 19%. Benefiting from the increase in stock market turnover, securities brokerage and investment services income grew by 39%. Overall, non-interest income-to-total operating income ratio dropped slightly from 20.6% to 20.4%.

Operating expenses increased by 20% to HK\$487 million and as a result the cost-to-income ratio rose to 63.7%. In 2019 there was a HK\$96 million one-time recovery in expenses resulting from a successful appeal against a High Court judgment in a dispute with a borrowing customer over a transaction dating back to 1998. If this one-time item is excluded, operating expenses would have registered a 3% decline year-on-year. Under the current market condition, the Group has also introduced additional measures on cost control while remaining committed to allocating resources and investing in various Fintech initiatives.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2020年6月30日止首6個月淨溢利為2,600萬港元，較2019年同期下跌93%。淨溢利下降，主要是由於第一及第二階段的貸款及投資減值虧損以及第三階段的減值虧損的增幅較大。此外，本行的經營溢利亦受香港利率環境以及新型冠状病毒病爆發對本港經濟帶來的衝擊所影響。減值虧損前之經營溢利較去年同期下降41%。平均股本回報率由5.43%下調至0.35%，平均資產回報率由0.74%下調至0.05%。

淨利息收入下降13%至6.08億港元，淨息差下跌25個基點至1.25%。由於自2020年1月開始，市場利率減速加快，導致整體資產收益於重訂價格後下降。資金成本亦有所下降，惟減幅較小。然而，受貸款及債務證券投資組合增長帶動，生息資產均額上升5%。

非利息收入下跌14%至1.56億港元，主要由於保險業務、貿易融資業務及信用卡業務收入分別下跌39%、29%及25%。信貸業務收入亦錄得19%的跌幅。受惠於股票市場成交上升，證券經紀及投資服務收入增加39%。非利息收入對總營運收入比率由20.6%輕微下調至20.4%。

由於營運支出上升20%至4.87億港元，成本對收入比率上升至63.7%。2019年，本行就高等法院的一項判決上訴得直，收回較早前所支付的一次性淨金額合共9,600萬港元，而該訴訟乃由1998年之一項客戶借貸糾紛所引起。若撇除此一次性收回的款項，營運支出則減少3%。本集團已採取更多成本控制措施，並繼續致力在金融科技發展上分配資源及作出投資。

The Bank recorded a provision of HK\$78 million for loan impairment and HK\$82 million for other financial asset impairment for stages 1 and 2 under HKFRS9. In addition, loan impairment losses for stage 3 (net of bad debt recovery) were HK\$79 million. Total impairment losses amounted to HK\$239 million as compared to HK\$0.6 million in 2019. The impaired loan ratio was 0.74% as at 30 June 2020, with a coverage ratio of 70%.

The Group's total assets rose by HK\$2 billion, or 2%, to HK\$113 billion as at 30 June 2020. Gross advances to customers slightly decreased by 1% to HK\$52 billion. Customer deposits were HK\$75 billion, almost the same level as at the end of 2019. Taking into account trade bills and certificates of deposit issued by the Bank, the loan-to-deposit ratio decreased from 65.9% at 31 December 2019 to 64.8% at 30 June 2020.

The Group's capital and liquidity position remained strong. As at 30 June 2020, the Group's common equity tier 1 capital ratio, tier 1 capital ratio were both 16.75%, and its total capital ratio was 19.42% which were well above the statutory requirements. The average liquidity maintenance ratio also stood at a comfortable level of 69.15%.

The global economy has been severely affected by the outbreak of COVID-19. While the third wave of COVID-19 is underway, continued escalation of the China-U.S. trade war and political tension created unprecedented uncertainties in the future business outlook. Amid this challenging operating environment, we will continue to pursue our customer-centric and prudent growth strategy to respond swiftly to rapid changes in the market and customer needs. We remain focused on enhancing our operational efficiency and service delivery quality by making investments in technology and infrastructure to develop Fintech solutions for both retail and corporate customers. We strive to establish ourselves as a quality, reliable and trustworthy banking partner for our customers by delivering products and services that best suit their financial needs. We will continue to work with and support various government initiatives to help speed up Hong Kong's recovery as well as to protect the health of our employees and customers. Going forward, we remain committed to providing our customers with the unique "Fubon Experience" through seamless integration of our virtual banking services and physical branch network.

本行根據香港財務報告準則第9號就第一及第二階段的貸款減值虧損及其他金融資產減值虧損分別作出7,800萬港元及8,200萬港元撥備。此外，第三階段的貸款減值虧損（扣除壞賬收回後）為7,900萬港元。減值虧損總額為2.39億港元，2019年則為60萬港元。截至2020年6月30日，減值貸款比率為0.74%，減值貸款覆蓋率為70%。

截至2020年6月30日，本集團的總資產增加20億港元或2%至1,130億港元。客戶貸款總額輕微下跌1%至520億港元，客戶存款則為750億港元，與2019年年末的水平相若。計及商業票據及本行發行之存款證，貸款對存款比率由2019年12月31日的65.9%下降至2020年6月30日的64.8%。

本集團的資本及流動資金狀況仍然雄厚穩健。截至2020年6月30日，本集團的普通股權一級資本比率及一級資本比率皆為16.75%，總資本比率為19.42%，遠高於相關之法定要求。平均流動性維持比率處於69.15%的穩健水平。

新型冠狀病毒病嚴重衝擊全球經濟。當第三波疫情爆發的同時，中美貿易戰持續升溫以及緊張的政治局勢為商業前景帶來前所未有的不確定性。在充滿挑戰的經營環境中，本行將繼續採取以客為本及穩中求進的策略，迅速應對瞬息萬變的市場和客戶的需求。未來我們會繼續在科技及基礎設施上作出投資，為零售及企業客戶發展金融科技方案，進而提升營運效率及提供更好的服務。我們會持續努力為客戶提供最適合其財務需要的產品和服務，令本行成為優質、可靠及值得信賴的銀行夥伴。此外，我們將繼續配合和支持政府的各項舉措以促進香港加快復甦，並保障員工及客戶的健康。展望未來，我們將致力透過虛擬銀行服務和實體分行網絡的無縫結合，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 2020 截至二零二零年六月三十日止之六個月

		For the six months ended	
		30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
	Note 附註		
Interest income calculated using effective interest method	採用實際利率法計算之利息收入		
Other interest income	其他利息收入		
Interest income	利息收入		
Interest expense	利息支出		
<b>Net interest income</b>	<b>淨利息收入</b>		
Fee and commission income	費用及佣金收入		
Fee and commission expense	費用及佣金支出		
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		
Other operating income	其他營運收入		
Operating income	營運收入		
Operating expenses	營運支出		
<b>Operating profit before gains and impairment losses</b>	<b>未計收益及減值虧損前經營溢利</b>		
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之(扣除)/回撥		
Impairment losses on other financial assets	其他金融資產減值虧損		
Write back of impairment losses on other assets	其他資產減值虧損之回撥		
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		
<b>Impairment losses</b>	<b>減值虧損</b>		
Net gains on disposal of financial assets at amortised cost	出售以攤銷成本計量之金融資產淨收益		
Net (losses)/gains on disposal of fixed assets	出售固定資產淨(虧損)/收益		
Gain on disposal of a subsidiary	出售一間附屬公司收益		

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2020 截至二零二零年六月三十日止之六個月

		For the six months ended	
		30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
<b>Profit before taxation</b>	除稅前溢利	<b>38,544</b>	472,389
Taxation	稅項	<b>(12,999)</b>	(83,073)
<b>Profit for the period</b>	期內溢利	<b>25,545</b>	389,316
<b>Other comprehensive income for the period, net of tax:</b>	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	<b>4,663</b>	5,060
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)	<b>(14,440)</b>	223,117
		<b>(9,777)</b>	228,177
<b>Total comprehensive income for the period</b>	期內全面收益總額	<b>15,768</b>	617,493

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57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 2020 於二零二零年六月三十日

			30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
	Note 附註			
<b>ASSETS</b>		<b>資產</b>		
Cash and short-term funds	10	現金及短期資金	5,774,625	5,290,706
Balances with banks and other financial institutions		銀行同業及其他金融機構結餘	3,075,087	2,862,464
Trading assets		持作交易用途資產	2,799,591	1,943,242
Derivative financial instruments	12(b)	衍生金融工具	519,949	543,793
Advances to customers	13	客戶貸款	51,794,634	52,308,452
Trade bills		商業票據	567,005	724,425
Accrued interest and other assets		應計利息及其他資產	2,692,623	2,026,736
Debt securities measured at amortised cost	14	以攤銷成本計量之債務證券	40,968,121	40,516,236
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	1,055,707	1,074,054
Fixed assets	15	固定資產	4,027,365	4,075,218
Assets held for sale	16	持作出售之資產	41,300	41,300
Deferred tax assets		遞延稅項資產	9	8
Total assets		資產總額	113,316,016	111,406,634
<b>LIABILITIES</b>		<b>負債</b>		
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	9,018,070	9,140,295
Deposits from customers	18	客戶存款	75,362,032	75,043,411
Trading liabilities		交易賬項下之負債	2,299,733	948,173
Certificates of deposit issued		已發行存款證	4,973,243	4,730,098
Debt securities issued		已發行債務證券	1,140,725	1,165,268
Derivative financial instruments	12(b)	衍生金融工具	1,298,293	385,348
Other liabilities	19	其他負債	2,391,802	3,138,648
Deferred tax liabilities		遞延稅項負債	619,902	652,443
Subordinated notes issued	20	已發行後償票據	1,549,274	1,555,776
Total liabilities		負債總額	98,653,074	96,759,460

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2020 於二零二零年六月三十日

## 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

21

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
4,830,448	4,830,448
9,832,494	9,816,726
14,662,942	14,647,174
113,316,016	111,406,634

Approved and authorised for issue by the Board of Directors on 11 August 2020.

經董事會於二零二零年八月十一日通過及授權頒佈。

Daniel TSAI Ming Chung

蔡明忠

Director

董事

Richard TSAI Ming Hsing

蔡明興

Director

董事

Raymond LEE Wing Hung

李永鴻

Director

董事

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57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 2020 截至二零二零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	投資重估 儲備 (非循環) 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 fair value through other comprehensive income: 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
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 57 form part of these financial statements.

載於第13至57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 2020 截至二零二零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	投資重估儲備 (非循環) 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 1 January 2020	於二零二零年一月一日	4,830,448	425,171	781,847	2,426,666	6,183,042	14,647,174
Total comprehensive income for the period	期內全面收益總額	-	-	(14,440)	4,663	25,545	15,768
- Profit for the period	- 期內溢利	-	-	-	-	25,545	25,545
- 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	-	-	-	4,663	-	4,663
- Equity securities designated at fair value through other comprehensive income: 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	-	-	(14,440)	-	-	(14,440)
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(290,700)	-	(28,260)	318,960	-
At 30 June 2020	於二零二零年六月三十日	4,830,448	134,471	767,407	2,403,069	6,527,547	14,662,942

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57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 2020 截至二零二零年六月三十日止之六個月

		For the six months ended 30 June 2020 截至二零二零年六月三十日止之六個月 HK\$'000 千港元	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
<b>Net cash generated from/(used in) operations</b>	經營業務產生/(所用)之現金淨額	<b>1,406,560</b>	(2,966,104)
Tax paid	已付稅項	<b>(129,436)</b>	(20,409)
<b>Net cash generated from/(used in) operating activities</b>	經營活動產生/(所用)之現金淨額	<b>1,277,124</b>	(2,986,513)
<b>Net cash used in investing activities</b>	投資活動所用之現金淨額	<b>(39,320)</b>	(93,777)
<b>Net cash (used in)/generated from financing activities</b>	融資活動(所用)/產生之現金淨額	<b>(38,047)</b>	792,744
<b>Net increase/(decrease) in cash and cash equivalents</b>	現金及現金等價物增加/(減少)淨額	<b>1,199,757</b>	(2,287,546)
<b>Cash and cash equivalents as at 1 January</b>	於一月一日之現金及現金等價物	<b>9,211,582</b>	9,716,204
<b>Cash and cash equivalents as at 30 June</b>	於六月三十日之現金及現金等價物	<b>10,411,339</b>	7,428,658
<b>Cash flows from operating activities include:</b>	經營活動產生之現金流動包括:		
Interest received	已收利息	<b>1,502,777</b>	1,538,681
Interest paid	已付利息	<b>874,323</b>	1,240,288
Dividends received	已收股息	<b>1,736</b>	1,850
<b>Analysis of cash and cash equivalents:</b>	現金及現金等價物之分析:		
Cash and short term funds (Note 10)	現金及短期資金(附註10)	<b>5,774,625</b>	3,052,012
Treasury bills	國庫券		
– Trading assets	一持作交易用途資產	<b>2,799,591</b>	1,725,900
– Debt securities measured at amortised cost	一以攤銷成本計量之債務證券	<b>3,611,475</b>	4,588,840
Placements with banks and other financial institutions	銀行同業及其他金融機構放款	<b>3,075,087</b>	1,402,719
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	<b>15,260,778</b>	10,769,471
Less: Amount with an original maturity of over three months	減: 原本期限為三個月以上的數額	<b>(4,849,439)</b>	(3,340,813)
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	<b>10,411,339</b>	7,428,658

The notes on pages 13 to 57 form part of these financial statements.

載於第13至57頁之附註為此等財務報表之一部分。

### 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 2020 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 2019 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，本集團於二零二零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二零一九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 2019.

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the 2019 annual financial statements, which have been prepared in accordance with HKFRSs.

**3. BASIS OF CONSOLIDATION**

These interim financial statements cover the consolidated position of the Bank and all its subsidiaries. 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 2019 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 2019 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

**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二零一九年十二月三十一日止年度的綜合財務報表所採用者相同。

此等中期財務報表乃根據按照香港財務報告準則編製的二零一九年年度財務報表採納之會計政策編製。

**3. 綜合基準**

此等中期財務報表包括本行及其所有附屬公司之綜合狀況。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二零一九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二零一九年十二月三十一日止年度的財務報表。

**3. BASIS OF CONSOLIDATION (continued)**

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.

**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\$1,414,223,000 (2019: HK\$1,577,481,000).

**3. 綜合基準(續)**

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. 利息收入及支出****(a) 利息收入**

For the six months ended	
30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
40,729	55,853
500,572	627,052
872,922	884,685
1,414,223	1,567,590
7,026	9,891
1,421,249	1,577,481

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1,414,223,000港元(二零一九年：1,577,481,000港元)。

4. INTEREST INCOME AND EXPENSE (continued)

(b) Interest expense

Deposits from customers	客戶存款
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘
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
Lease liabilities	租賃負債
Others	其他

Interest expense recognised on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$811,105,000 (2019: HK\$881,649,000).

4. 利息收入及支出(續)

(b) 利息支出

For the six months ended	
30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
607,348	618,062
27,070	49,572
54,900	74,163
120,510	133,615
1,025	1,192
1,989	5,045
812,842	881,649

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811,105,000港元(二零一九年：881,649,000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 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
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	21,377	26,388
Trade finance services	貿易融資業務	7,529	10,663
Credit card services	信用卡業務	51,034	67,837
Securities brokerage and investment services	證券經紀及投資服務	17,252	12,418
Insurance services	保險業務	39,935	65,417
Unit trust services	信託基金業務	14,570	15,847
Others	其他	11,037	12,557
		<b>162,734</b>	<b>211,127</b>
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	74,268	98,735
- Trust or other fiduciary activities	- 信託或其他受託業務	899	925

Fee and commission income arising from trust and other fiduciary activities relate to fees from asset management activities where the Group holds assets or invests 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。

## NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

### 5. FEE AND COMMISSION INCOME AND EXPENSE (continued)

#### (b) Fee and commission expense

Handling fees and commission	手續費及佣金
Other fees paid	其他已付費用
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

### 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 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
27,560	37,114
10,232	11,540
37,792	48,654
33,894	45,486

## 6. OTHER OPERATING INCOME

## 6. 其他營運收入

## Gains less losses from dealing

- Foreign currencies
- Trading assets
- Other dealing activities\*
- Short selling activities

## 交易收益減虧損

- 外匯
- 持作交易用途資產
- 其他買賣交易\*
- 賣空交易

## Net hedging loss from fair value hedges

- Net gain on hedged items attributable to the hedged risk
- Net loss on hedging instruments

## 公平價值對沖之淨對沖虧損

- 與對沖風險相關之被對沖項目之淨收益
- 對沖工具之淨虧損

- Dividend income from unlisted equity securities
- Rental income
- Others

- 非上市股本證券之股息收入
- 租金收入
- 其他

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

## For the six months ended

30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
32,332	7,860
9,682	14,685
5,751	4,183
(5,431)	(1,721)
42,334	25,007
946,175	451,887
(971,019)	(471,319)
(24,844)	(19,432)
1,736	1,850
722	775
11,020	10,325
30,968	18,525

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

## NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

### 7. OPERATING EXPENSES

### 7. 營運支出

		For the six months ended	
		30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
Salaries and other staff costs	薪金及其他僱員成本	290,877	300,937
Premises and other fixed assets	物業及其他固定資產		
Rental of premises	物業租金	2,472	2,757
Depreciation (Note 15)	折舊(附註15)	87,064	98,672
Others	其他	9,356	10,024
Auditors' remuneration	核數師酬金	2,295	2,275
Other operating expenses	其他營運支出		
Business promotion	業務推廣	15,782	11,720
Legal and professional fees	法律顧問費用	2,966	5,373
Communication	通訊	14,993	14,747
Electronic data processing and computer systems	電子資料處理及電腦 系統	38,864	35,212
Others	其他	22,100	19,637
Reversal of compensation paid*	已付代價撥回*	-	(96,193)
		486,769	405,161

\* In 2019, 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".

\* 於二零一九年，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. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

The provision for Hong Kong Profits Tax for 2020 is calculated at 16.5% (2019: 16.5%) of the estimated assessable profits for the six months ended 30 June 2020.

Current tax – Hong Kong Profits Tax	即期稅項－香港利得稅
– Tax for the period	－期內稅項
– Under-provision in prior years	－過往年度撥備不足
Deferred tax	遞延稅項

## 8. 綜合全面收益表內的稅項

二零二零年之香港利得稅撥備乃根據截至二零二零年六月三十日止之六個月之評估應課稅溢利之16.5%（二零一九年：16.5%）計算。

For the six months ended	
30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
35,023	78,118
3,000	–
(25,024)	4,955
12,999	83,073

## 9. OTHER COMPREHENSIVE INCOME

<b>Equity securities designated at fair value through other comprehensive income:</b>	<b>指定以公平價值於其他全面收益計量之股本證券：</b>
Changes in fair value recognised during the period	期內確認之公平價值變動
Deferred taxation	遞延稅項
Net movement in the investment revaluation reserve (non-recycling) 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（非循環）淨變動

## 9. 其他全面收益

For the six months ended	
30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
(17,294)	267,206
2,854	(44,089)
(14,440)	223,117

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### 10. 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.

### 10. 現金及短期資金

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
102,889	200,439
131,855	97,357
804,945	620,135
4,734,936	4,372,775
5,774,625	5,290,706

\* 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。

### 11. 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.

### 11. 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。

## 11. 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.

## 11. 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，涵蓋向香港及中國內地之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

按部分分析下之營運收入劃分，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。

**11. 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, amortization, 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.

**11. 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。

**11. SEGMENT REPORTING (continued)****Segment results, assets and liabilities (continued)****11. 分部資料(續)****分部業績、資產及負債(續)**

		For the six months ended 30 June 2020 截至二零二零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	192,193	306,698	110,200	609,091
Other operating income/(loss) from external customers	源自外界客戶其他 營運收入／(虧損)	152,976	36,549	(7,817)	181,708
Fee and commission expense	費用及佣金支出	(30,795)	(105)	(3,309)	(34,209)
Other operating income/(loss)	其他營運收入／ (虧損)	122,181	36,444	(11,126)	147,499
Operating income	營運收入	314,374	343,142	99,074	756,590
Operating expenses	營運支出	(184,750)	(46,972)	(30,070)	(261,792)
Inter-segment expenses	跨分部支出	(18,997)	(2,758)	(802)	(22,557)
Operating profit before gains and impairment losses	未計收益及減值虧損 前經營溢利	110,627	293,412	68,202	472,241
Impairment losses on advances to customers	客戶貸款減值虧損	(21,485)	(135,771)	–	(157,256)
Impairment losses on other financial assets	其他金融資產減值 虧損	(10,131)	(18,172)	(54,193)	(82,496)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之 (扣除)/回撥	(8)	303	–	295
Net gains on disposal of financial assets at amortized cost	出售以攤銷成本計量 之金融資產淨收益	–	–	262	262
Net losses on disposal of fixed assets	出售固定資產淨虧損	(141)	–	–	(141)
Profit before taxation	除稅前溢利	78,862	139,772	14,271	232,905
Operating expenses – depreciation	營運支出 – 折舊	(43,405)	(4,499)	(1,832)	(49,736)
30 June 2020 二零二零年六月三十日					
Segment assets	分部資產	20,620,943	34,950,685	54,041,419	109,613,047
Segment liabilities	分部負債	54,662,282	20,972,737	21,341,374	96,976,393

## NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

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### 11. SEGMENT REPORTING (continued)

#### Segment results, assets and liabilities (continued)

### 11. 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 企業及 機構銀行	Financial Markets 金融市場	Reportable Segments Total 可申報 分部總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 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)
31 December 2019 二零一九年十二月三十一日					
Segment assets	分部資產	20,600,957	35,796,053	51,700,900	108,097,910
Segment liabilities	分部負債	58,183,701	17,044,308	19,356,403	94,584,412

**11. 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
Net gains on disposal of fixed assets	出售固定資產淨收益
Gain on disposal of a subsidiary	出售一間附屬公司收益
Consolidated profit before taxation	綜合除稅前溢利

**11. 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 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
756,590	875,245
(47,219)	(53,448)
54,946	55,033
764,317	876,830

**For the six months ended**

30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
232,905	580,719
54,946	55,033
(249,639)	(164,671)
300	—
32	20
—	1,288
38,544	472,389

11. 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

11. 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)

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
109,613,047	108,097,910
1,720,070	1,769,750
1,982,899	1,538,974
113,316,016	111,406,634

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
96,976,393	94,584,412
1,676,681	2,175,048
98,653,074	96,759,460

**11. 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 2020 and 2019, 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 contributed 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 2020 and 2019, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

**11. 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。截至二零二零年及二零一九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**

截至二零二零年及二零一九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。

## 12. 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:

## 12. 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：

		30 June 2020 二零二零年六月三十日			31 December 2019 二零一九年十二月三十一日		
		Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作 交易用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作 交易用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Exchange rate derivatives	匯率衍生工具						
- Forwards	- 遠期	-	5,853,674	5,853,674	-	7,403,947	7,403,947
- Swaps	- 掉期	-	7,986,464	7,986,464	-	15,376,121	15,376,121
- Options purchased	- 購入期權	-	606,999	606,999	-	271,576	271,576
- Options written	- 沽出期權	-	606,999	606,999	-	271,576	271,576
		-	15,054,136	15,054,136	-	23,323,220	23,323,220
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	24,334,609	794,200	25,128,809	23,390,741	20,000	23,410,741
		24,334,609	794,200	25,128,809	23,390,741	20,000	23,410,741
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	1,186	1,186	-	-	-
- Options written	- 沽出期權	-	1,186	1,186	-	-	-
		-	2,372	2,372	-	-	-
Total	總額	24,334,609	15,850,708	40,185,317	23,390,741	23,343,220	46,733,961

## 12. 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

Exchange rate derivatives 匯率衍生工具  
Interest rate derivatives 利率衍生工具  
Equity derivatives 股票衍生工具

## 12. 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

30 June 2020 二零二零年六月三十日			31 December 2019 二零一九年十二月三十一日		
Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	Credit risk- weighted amount 信貸風險 加權金額 HK\$'000 千港元	Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	Credit risk- weighted amount 信貸風險 加權金額 HK\$'000 千港元
509,110	60,170	110,485	485,659	46,108	107,316
10,722	1,238,006	92,618	58,134	339,240	110,286
117	117	-	-	-	-
519,949	1,298,293	203,103	543,793	385,348	217,602

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。

### 13. 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

### 13. 客戶貸款

#### (a) 客戶貸款減減值撥備

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
52,229,481	52,596,340
(161,698)	(91,916)
(43,328)	(35,177)
(229,821)	(160,795)
51,794,634	52,308,452

## 13. ADVANCES TO CUSTOMERS (continued)

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

## 13. 客戶貸款(續)

## (b) 客戶貸款減值撥備變動

		30 June 2020 二零二零年六月三十日			
		12-month ECL 12個月內 預期 信貸虧損 HK\$'000 千港元	Lifetime ECL not credit- impaired 非信貸不良 的全期預期 信貸虧損 HK\$'000 千港元	Lifetime ECL credit- impaired 信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	Total 總額 HK\$'000 千港元
At 1 January 2020	於二零二零年 一月一日	91,916	35,177	160,795	287,888
Transfer to 12-month ECL	轉至12個月內預期 信貸虧損	16,309	(16,309)	-	-
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的 全期預期信貸虧損	(2,524)	2,524	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期 預期信貸虧損	(833)	-	833	-
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	61,020	27,747	-	88,767
Repayment	還款	(26,749)	(10,199)	-	(36,948)
Recoveries of advances written off in previous years	收回過往年度已撇銷 貸款	-	-	2,478	2,478
Write-offs	撇銷	-	-	(12,775)	(12,775)
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)	22,559	4,388	78,490	105,437
At 30 June 2020	於二零二零年 六月三十日	161,698	43,328	229,821	434,847

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未經審核中期財務報表附註

### 13. ADVANCES TO CUSTOMERS (continued)

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

### 13. 客戶貸款 (續)

#### (b) 客戶貸款減值撥備變動 (續)

		31 December 2019 二零一九年十二月三十一日			
		12-month ECL 12個月內 預期 信貸虧損 HK\$'000 千港元	Lifetime ECL not credit- impaired 非信貸不良 的全期預期 信貸虧損 HK\$'000 千港元	Lifetime ECL credit- impaired 信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	Total 總額 HK\$'000 千港元
At 1 January 2019	於二零一九年 一月一日	27,026	6,728	196,876	230,630
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的 全期預期信貸虧損	(1,963)	1,963	–	–
Transfer to 12-month ECL	轉至12個月內 預期信貸虧損	233	(233)	–	–
Transfer to lifetime ECL credit-impaired	轉至信貸不良的 全期預期信貸虧損	(3)	–	3	–
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	14,841	1,778	–	16,619
Changes in model/parameters	模式/參數變動	67,166	19,185	–	86,351
Repayments	還款	(8,467)	(1,268)	(20,493)	(30,228)
Recoveries of advances written off in previous years	收回過往年度已撇銷 貸款	–	–	6,665	6,665
Write-offs	撇銷	–	–	(54,595)	(54,595)
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)	(6,917)	7,024	32,339	32,446
At 31 December 2019	於二零一九年 十二月三十一日	91,916	35,177	160,795	287,888

### 13. 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：

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### 13. 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:

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- 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
- Gross advances for use outside Hong Kong	- 在香港以外使用的貸款總額

### 13. 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
87,183	19,756	686	8,079
101,881	3,274	-	6,689
-	-	-	80,175

31 December 2019

二零一九年十二月三十一日

- 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
- 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
55,186	3,598	-	13,444
79,403	-	-	3,616
-	-	-	27,207

**13. ADVANCES TO CUSTOMERS** (continued)**(d) Impaired advances to customers****13. 客戶貸款 (續)****(d) 客戶減值貸款**

		30 June 2020 二零二零年六月三十日		31 December 2019 二零一九年十二月三十一日	
		HK\$'000	% of gross advances 佔貸款總額	HK\$'000	% of gross advances 佔貸款總額
		千港元	百分比	千港元	百分比
Gross impaired advances	減值貸款總額	387,516	0.74	170,952	0.33
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的 第3階段減值撥備	(229,821)		(160,795)	
		157,695		10,157	
Amount of collateral held in respect of impaired loans	就減值貸款持有的 抵押品金額	40,111		8,057	

Collateral mainly comprises mortgage interests over residential properties with the Group. It does not include any expected recovery from companies in liquidation and government guarantee schemes.

抵押品主要包括抵押予本集團的住宅物業按揭，當中不包括任何預期自公司清盤及政府擔保計劃之收回款項。

# 14. DEBT SECURITIES MEASURED AT AMORTIZED COST

## (a) Debt securities measured at amortized cost less impairment allowances

<i>Debt securities measured at amortized cost</i>	<i>以攤銷成本計量之債務證券</i>
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)
– Listed outside Hong Kong	– 於香港以外上市
– Unlisted	– 非上市
Certificates of deposit held	所持存款證
– Unlisted	– 非上市
Debt securities	債務證券
– Listed in Hong Kong	– 於香港上市
– Listed outside Hong Kong	– 於香港以外上市
– Unlisted	– 非上市
Less: Impairment allowances	減：減值撥備

# 14. 以攤銷成本計量之債務證券

## (a) 以攤銷成本計量之債務證券減減值撥備

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
14,955	14,988
3,598,300	4,586,203
277,216	483,277
17,546,899	15,349,257
10,635,600	10,852,796
8,990,296	9,270,846
(95,145)	(41,131)
40,968,121	40,516,236

#### 14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

##### (b) Movement in impairment allowances on debt securities measured at amortized cost

#### 14. 以攤銷成本計量之債務證券 (續)

##### (b) 以攤銷成本計量之債務證券減值撥備之變動

		30 June 2020 二零二零年六月三十日			
		12-month ECL	Lifetime ECL not credit- impaired 非信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	Lifetime ECL Credit- impaired 信貸不良的 全期預期 信貸虧損 HK\$'000 千港元	Total 總額 HK\$'000 千港元
At 1 January 2020	於二零二零年一月一日	41,131	-	-	41,131
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	(38)	38	-	-
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	12,717	-	-	12,717
Repayment	還款	(11,211)	-	-	(11,211)
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)	47,247	5,261	-	52,508
At 30 June 2020	於二零二零年六月三十日	89,846	5,299	-	95,145

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### 14. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

#### (b) Movement in impairment allowances on debt securities measured at amortized cost (continued)

### 14. 以攤銷成本計量之債務證券 (續)

#### (b) 以攤銷成本計量之債務證券減值撥備之變動 (續)

		31 December 2019 二零一九年十二月三十一日			
		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 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
At 1 January 2019	於二零一九年一月一日	21,582	1,024	-	22,606
Transfer to 12-month ECL	轉至12個月內預期信貸虧損				
		1,024	(1,024)	-	-
Changes in model/parameters	模式／參數變動	20,740	-	-	20,740
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	7,458	-	-	7,458
Repayment	還款	(7,366)	-	-	(7,366)
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)	(2,307)	-	-	(2,307)
At 31 December 2019	於二零一九年十二月三十一日	41,131	-	-	41,131

## 15. FIXED ASSETS

## 15. 固定資產

## Cost or valuation

At 31 December 2019

Additions

Disposals

At 30 June 2020

## Accumulated depreciation

At 31 December 2019

Charge for the period (Note 7)

Released on disposal

At 30 June 2020

## Accumulated impairment loss

At 1 January 2020 and 30 June 2020

## Net book value

At 30 June 2020

## 成本值或估值

於二零一九年十二月三十一日

添置

出售

於二零二零年六月三十日

## 累計折舊

於二零一九年十二月三十一日

期內折舊(附註7)

出售撥回

於二零二零年六月三十日

## 累計減值虧損

於二零二零年一月一日及

二零二零年六月三十日

## 賬面淨值

於二零二零年六月三十日

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	傢俬、裝置及設備	物業及設備	總額
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
3,667,833	1,013,575	135,629	4,817,037
-	31,803	7,675	39,478
-	(6,615)	(11,285)	(17,900)
3,667,833	1,038,763	132,019	4,838,615
-	655,239	70,847	726,086
33,631	39,750	13,683	87,064
-	(6,348)	(11,285)	(17,633)
33,631	688,641	73,245	795,517
15,733	-	-	15,733
3,618,469	350,122	58,774	4,027,365

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### 15. FIXED ASSETS (continued)

### 15. 固定資產(續)

		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	傢俬、裝置及設備	物業及設備	總額	
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
	千港元	千港元	千港元	千港元	
<b>Cost or valuation</b>	<b>成本值或估值</b>				
At 31 December 2018	於二零一八年十二月三十一日	3,981,272	973,522	–	4,954,794
Impact on initial application of HKFRS 16	初次應用香港財務報告準則第16號的影響	–	–	108,327	108,327
At 1 January 2019	於二零一九年一月一日	3,981,272	973,522	108,327	5,063,121
Additions	添置	–	101,461	43,606	145,067
Disposals	出售	–	(61,408)	(16,304)	(77,712)
Deficits on revaluation	重估虧絀	(241,365)	–	–	(241,365)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(72,074)	–	–	(72,074)
<b>At 31 December 2019</b>	<b>於二零一九年十二月三十一日</b>	<b>3,667,833</b>	<b>1,013,575</b>	<b>135,629</b>	<b>4,817,037</b>
<b>Accumulated depreciation</b>	<b>累計折舊</b>				
At 31 December 2018	於二零一八年十二月三十一日	–	626,557	–	626,557
Impact on initial application of HKFRS 16	初次應用香港財務報告準則第16號的影響	–	–	61,215	61,215
At 1 January 2019	於二零一九年一月一日	–	626,557	61,215	687,772
Charge for the period	期內折舊	72,074	85,082	25,936	183,092
Released on disposal	出售撥回	–	(56,400)	(16,304)	(72,704)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(72,074)	–	–	(72,074)
<b>At 31 December 2019</b>	<b>於二零一九年十二月三十一日</b>	<b>–</b>	<b>655,239</b>	<b>70,847</b>	<b>726,086</b>
<b>Accumulated impairment loss</b>	<b>累計減值虧損</b>				
At 1 January 2019 and 31 December 2019	於二零一九年一月一日及二零一九年十二月三十一日	15,733	–	–	15,733
<b>Net book value</b>	<b>賬面淨值</b>				
At 31 December 2019	於二零一九年十二月三十一日	3,652,100	358,336	64,782	4,075,218

**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 Group'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 2020 of HK\$41,300,000 (31 December 2019: HK\$41,300,000) represents its fair value less costs to sell.

**16. 持作出售之資產**

於二零一四年五月，本集團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。於二零二零年六月三十日，賬面值41,300,000港元（二零一九年十二月三十一日：41,300,000港元）相當於其公平價值減出售成本。

**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**

		30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 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	2,919,610	2,932,734
Deposits and balances from the HKMA	於金管局之存款及結餘	-	12,337
		2,919,610	2,945,071
Amounts due to banks under repurchase agreements	回購協議項下應付銀行同業之款項	6,098,460	6,195,224
		9,018,070	9,140,295

## NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

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### 18. DEPOSITS FROM CUSTOMERS

Demand deposits and current accounts	活期及往來存款
Savings deposits	儲蓄存款
Time deposits	定期存款

### 18. 客戶存款

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
12,724,523	11,377,060
5,649,950	5,280,322
56,987,559	58,386,029
75,362,032	75,043,411

### 19. OTHER LIABILITIES

Net defined benefit liability	定額福利負債淨額
Impairment allowance recognized in regard of credit related commitments and contingencies	就與信貸有關之承擔及或然 項目確認的減值撥備
Lease liabilities	租賃負債
Accounts payable and other liabilities	應付賬項及其他負債

### 19. 其他負債

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
33,918	41,996
48,378	21,560
61,781	67,611
2,247,725	3,007,481
2,391,802	3,138,648

## 20. SUBORDINATED NOTES ISSUED

## 20. 已發行後償票據

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

Subordinated notes with face value of US\$200 million (equivalent to HK\$1,550.1 million) and carrying amount of HK\$1,549.3 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.

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
1,549,274	1,555,776

本行於二零一零年十一月三十日發行面值為200,000,000美元(相當於為1,550,100,000港元)及賬面值為1,549,300,000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。

## 20. 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.

## 21. 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.

## 20. 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。

## 21. 儲備

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
134,471	425,171
767,407	781,847
2,403,069	2,426,666
6,527,547	6,183,042
9,832,494	9,816,726

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。

**22. 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.

**22. 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。

## 22. 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:

## 22. 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：

		30 June 2020			
		二零二零年六月三十日			
		Level 1	Level 2	Level 3	Total
		第一級	第二級	第三級	總額
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元
<b>Assets</b>	<b>資產</b>				
Trading assets	持作交易用途資產	2,799,591	-	-	2,799,591
Derivative financial instruments	衍生金融工具	-	519,949	-	519,949
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	53	-	1,055,654	1,055,707
		2,799,644	519,949	1,055,654	4,375,247
<b>Liabilities</b>	<b>負債</b>				
Trading liabilities	交易賬項下之負債	2,299,733	-	-	2,299,733
Derivative financial instruments	衍生金融工具	-	1,298,293	-	1,298,293
		2,299,733	1,298,293	-	3,598,026

## 22. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

## (a) Financial instruments carried at fair value

(continued)

## 22. 金融工具之公平價值(續)

## (a) 以公平價值列賬之金融工具

(續)

		31 December 2019 二零一九年十二月三十一日			
		Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Assets	資產				
Trading assets	持作交易用途資產	1,943,242	–	–	1,943,242
Derivative financial instruments	衍生金融資產	–	543,793	–	543,793
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	54	–	1,074,000	1,074,054
		1,943,296	543,793	1,074,000	3,561,089
Liabilities	負債				
Trading liabilities	交易賬項下之負債	948,173	–	–	948,173
Derivative financial instruments	衍生金融工具	–	385,348	–	385,348
		948,173	385,348	–	1,333,521

There were no transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy during the periods.

於期內，並無金融工具由公平價值等級制度第一級轉移至第二級。

## (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) 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

## 22. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

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

(continued)

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

- (ii) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds.

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

#### 資產

Beginning of the period	期初
Purchases	購買
Distribution	分派
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

## 22. 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進行之金融工具估值(續)

- (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。

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：

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	
30 June 2020 二零二零年六月三十日 HK\$'000 千港元	31 December 2019 二零一九年十二月三十一日 HK\$'000 千港元
1,074,000	809,268
1,111	499
(2,163)	(2,725)
(17,294)	266,958
1,055,654	1,074,000
(17,294)	266,958
1,963	10,849

## 22. 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:

30 June 2020

二零二零年六月三十日

## 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

31 December 2019

二零一九年十二月三十一日

## 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

## 22. 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 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
-	-	105,565	(105,565)

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
-	-	107,400	(107,400)

## 22. 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 allowances from both the carrying amount and fair value; and
- (iii) the fair value of fixed rate loans and mortgages carried at amortised cost is estimated by comparing 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.
- (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.

## 22. 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算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撥備金額予以確認；及
- (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。
- (iv) 以攤銷成本計量之債務證券之公平價值乃參考可用市值釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

## 22. 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 at the end of the reporting period except as follows:

## 22. 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報告期末之公平價值並無重大差異，惟以下所列除外：

		30 June 2020 二零二零年六月三十日				
		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
<b>Financial assets</b>	<b>金融資產</b>					
Advances to customers	客戶貸款	2,277,460	2,276,910	–	2,276,910	–
Debt securities measured at amortised cost	以攤銷成本計量之債務證券	40,968,121	40,750,395	5,648,595	35,099,800	2,000
<b>Financial liability</b>	<b>金融負債</b>					
Deposits from customers	客戶存款	56,987,559	57,702,209	–	57,702,209	–

  

		31 December 2019 二零一九年十二月三十一日				
		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
<b>Financial assets</b>	<b>金融資產</b>					
Advances to customers	客戶貸款	2,100,593	2,091,075	–	2,091,075	–
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	40,516,236	40,689,252	7,985,653	32,701,599	2,000
<b>Financial liability</b>	<b>金融負債</b>					
Deposits from customers	客戶存款	58,350,496	58,346,690	–	58,346,690	–

## 23. 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.

The following is a summary of the contractual and credit risk-weighted amounts of each significant class of credit related commitments and contingencies:

## 23. 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。

以下為每項重大與信貸有關之承擔及或然項目類別之合約金額及信貸加權金額之摘要：

		30 June 2020 二零二零年六月三十日		31 December 2019 二零一九年十二月三十一日	
		Contractual amounts 合約金額 HK\$'000 千港元	Credit risk- weighted amounts 信貸風險 加權金額 HK\$'000 千港元	Contractual amounts 合約金額 HK\$'000 千港元	Credit risk- weighted amounts 信貸風險 加權金額 HK\$'000 千港元
Direct credit substitutes	直接信貸替代項目	108,453	81,047	129,750	101,790
Transaction-related contingencies	與交易有關之或然項目	60,931	30,466	53,061	26,531
Trade-related contingencies	與貿易有關之或然項目	141,338	28,268	220,411	42,503
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	– 其中可無條件地取消	32,061,867	–	32,654,500	–
– with an original maturity of up to one year	– 原訂到期期限為直至一年	340,979	68,196	397,311	79,462
– with an original maturity of more than one year	– 原訂到期期限為一年以上	2,002,031	980,126	2,203,104	1,080,182
		34,715,599	1,188,103	35,658,137	1,330,468

## 23. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

### (b) Capital commitments

Capital commitments for the purchase of equipment and equity securities designed at fair value through other comprehensive income 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

## 23. 或然負債及承擔(續)

### (b) 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指定以公平價值於其他全面收益計量之股本證券未兌現資本承擔如下：

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
203,447	196,763

## 24. 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 is set out below:

## 24. 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。

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：

## 24. MATERIAL RELATED PARTY

### TRANSACTIONS (continued)

#### (a) Income/(expenses)

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

#### (b) Assets

<i>Fellow subsidiaries</i>	同系附屬公司
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>	同系聯營公司
Cash and short-term funds	現金及短期資金

There was no impairment allowance made against the above assets.

## 24. 重大關連各方交易 (續)

#### (a) 收入／(開支)

For the six months ended	
30 June 2020 截至二零二零年 六月三十日 止之六個月 HK\$'000 千港元	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
6,149	20,496
(1,967)	(1,975)

#### (b) 資產

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
77,175	10,710
2,990	22
80,165	10,732
3,534	2,837

上述資產並未有作出減值撥備。

## 24. MATERIAL RELATED PARTY TRANSACTIONS (continued)

### (c) Liabilities

<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
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>	<i>其他關連方</i>
Deposits from customers	客戶存款

### (d) Financial instruments

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

## 24. 重大關連各方交易 (續)

### (c) 負債

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
57,343	245,059
161,800	376,221
409	1,406
219,552	622,686
155,907	150,459

### (d) 金融工具

30 June 2020 二零二零年 六月三十日 HK\$'000 千港元	31 December 2019 二零一九年 十二月三十一日 HK\$'000 千港元
-	299,813

## 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 HKMA for regulatory purposes.

The basis of consolidation for accounting purposes 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 that are 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	30 June 2020 二零二零年六月三十日		31 December 2019 二零一九年十二月三十一日	
		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	458,670	136,258	194,286	116,653
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	6,168	3,918	1,889	1,064
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	5,087	139	4,134	143
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
		469,994	140,384	200,378	117,929

**(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES** (continued)

No subsidiaries are excluded from both the accounting scope of consolidation and the regulatory scope of consolidation. There are also no subsidiaries which are included within the regulatory scope of consolidation but not included within the accounting 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.

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 (<https://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)**

概無附屬公司既未被納入會計的綜合基準，亦未被納入監管目的的綜合基準。亦概無附屬公司被納入監管目的的綜合基準但未被納入會計的綜合基準。

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。

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(<https://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**

		30 June 2020		31 December 2019	
		二零二零年六月三十日		二零一九年十二月三十一日	
		HK\$'000	% of total advances	HK\$'000	% of total advances
		千港元	佔貸款總額之百分比	千港元	佔貸款總額之百分比
Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款總額之本金或利息有逾期：				
- 6 months or less but over 3 months	— 六個月或以下惟三個月以上	16,998	0.03	17,934	0.04
- 1 year or less but over 6 months	— 一年或以下惟六個月以上	7,971	0.02	10,668	0.02
- Over 1 year	— 一年以上	149,900	0.29	147,847	0.28
		174,869	0.33	176,449	0.34
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分	17,842		18,725	
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	43,493		29,429	
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分	157,027		157,724	
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	155,905		156,179	

**(B) OVERDUE AND RESCHEDULED ASSETS**

(continued)

**(i) Overdue advances to customers (continued)**

Advances to customers 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.

**(ii) Rescheduled advances to customers**

Rescheduled advances to customers are those advances to customers 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 advances to customers are stated net of any advances to customers 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)**

有指定還款日期的客戶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。

**(ii) 重定還款期的客戶貸款**

重定還款期的客戶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客戶貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶貸款乃扣除已隨後逾期超過三個月的任何客戶貸款列賬，並可分析如下：

		30 June 2020		31 December 2019	
		二零二零年六月三十日		二零一九年十二月三十一日	
		% of gross		% of gross	
		HK\$'000	advances	HK\$'000	advances
		千港元	佔貸款總額之百分比	千港元	佔貸款總額之百分比
Rescheduled advances to customers	重定還款期的客戶貸款	3,518	0.01	3,264	0.01

**(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS**

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

**(C) 按地區分析的客戶貸款總額**

按地區分部分析本集團已逾期客戶貸款（佔客戶貸款總額不足10%）：

Hong Kong

China

Other

香港

中國

其他地區

	30 June 2020			
	二零二零年六月三十日			
	Gross	Overdue	Impaired	Individually
	loans and	loans	loans	assessed
	advances	and	(individually	impairment
	借款及	已逾期	減值貸款	個別評估
	貸款總額	借款及貸款	(個別釐定)	減值撥備
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	千港元	千港元	千港元	千港元
	45,313,262	102,316	314,963	157,268
	5,067,658	-	-	-
	1,848,561	72,553	72,553	72,553
	52,229,481	174,869	387,516	229,821

Hong Kong

China

Other

香港

中國

其他地區

	31 December 2019			
	二零一九年十二月三十一日			
	Gross	Overdue	Impaired	Individually
	loans and	loans	loans	assessed
	advances	and	(individually	impairment
	借款及	已逾期	減值貸款	個別評估
	貸款總額	借款及貸款	(個別釐定)	減值撥備
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
	千港元	千港元	千港元	千港元
	43,301,898	103,547	98,050	87,893
	7,662,895	-	-	-
	1,631,547	72,902	72,902	72,902
	52,596,340	176,449	170,952	160,795

**(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS** (continued)

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.

**(D) INTERNATIONAL CLAIMS**

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

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

**(C) 按地區分析的客戶貸款總額** (續)

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) 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：

# UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

## (D) INTERNATIONAL CLAIMS (continued)

## (D) 國際債權 (續)

*Figures in HK\$ million*

數字以百萬港元呈列

**Counterparty country/  
jurisdiction**

交易對手的國家/  
司法權區

Developed countries

發達國家

Offshore centres

離岸中心

– of which: Hong Kong

– 其中：香港

Developing Asia and Pacific

發展中的亞洲和  
太平洋地區

– of which: China

– 其中：中國

30 June 2020  
二零二零年六月三十日

Banks	Official sector	Non-bank financial institution	Non-Financial Private Sector	Total
銀行	官方機構	非銀行金融機構	私人機構	總額
7,266	17	545	1,160	8,988
831	12	2,422	21,037	24,302
493	12	2,349	19,730	22,584
8,086	337	2,922	14,245	25,590
4,031	312	2,922	13,612	20,877

31 December 2019  
二零一九年十二月三十一日

*Figures in HK\$ million*

數字以百萬港元呈列

**Counterparty country/  
jurisdiction**

交易對手的國家/  
司法權區

Developed countries

發達國家

Offshore centres

離岸中心

– of which: Hong Kong

– 其中：香港

Developing Asia and Pacific

發展中的亞洲和  
太平洋地區

– of which: China

– 其中：中國

Banks	Official sector	Non-bank financial institution	Non-Financial Private Sector	Total
銀行	官方機構	非銀行金融機構	私人機構	總額
8,230	18	357	479	9,084
252	11	2,226	18,112	20,601
180	11	2,029	17,133	19,353
10,196	329	2,570	14,594	27,689
6,013	329	2,570	13,858	22,770

**(E) 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.

**(E) 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。

		30 June 2020 二零二零年六月三十日		
		On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	15,747,335	245,980	15,993,315
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	3,292,963	10,768	3,303,731
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	5,458,303	222,307	5,680,610
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	3,551,899	166,608	3,718,507
Other counterparties where the exposures 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	28,050,500	645,663	28,696,163
Total assets after provision	資產總值(扣除撥備)	113,138,563		
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	24.79%		

# UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

## (E) NON-BANK MAINLAND EXPOSURES (continued)

## (E) 中國內地非銀行業之風險(續)

		31 December 2019 二零一九年十二月三十一日		
		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 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	14,334,945	186,896	14,521,841
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	2,949,321	—	2,949,321
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	6,106,794	176,201	6,282,995
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	3,375,043	135,030	3,510,073
Other counterparties where the exposures 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	26,766,103	498,127	27,264,230
Total assets after provision	資產總值(扣除撥備)	110,987,016		
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	24.12%		

**(F) CURRENCY CONCENTRATION**

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

***Equivalent in HK\$ million***

	<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

***Equivalent in HK\$ million***

	<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

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

**(F) 外幣持盤量**

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

30 June 2020 二零二零年六月三十日		
US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
42,486	6,824	49,310
(36,769)	(6,558)	(43,327)
4,919	3,609	8,528
(9,595)	(3,833)	(13,428)
-	-	-
1,041	42	1,083

31 December 2019 二零一九年十二月三十一日		
US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
40,716	7,686	48,402
(35,295)	(7,395)	(42,690)
9,572	4,098	13,670
(15,494)	(4,349)	(19,843)
-	-	-
(501)	40	(461)

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，本行並無結構性外幣倉盤。

**(G) REPOSSESSED ASSETS AND ASSETS  
ACQUIRED UNDER LENDING AGREEMENTS**

At the end of the reporting period, total repossessed assets and assets acquired under lending agreements of the Group amounted to HK\$11,800,000 (31 December 2019: HK\$11,500,000) which is included in “Accrued interest and other assets” in the consolidated statement of financial position. The Group also held repossessed properties amounting to HKD48,200,000 (31 December 2019: HK\$23,000,000) as collateral against impaired advances to customers which are not recognized as assets in the consolidated statement of financial position as the relevant impaired advances to customers have not been written-off at the end of the reporting period.

Repossessed properties are sold as soon as practicable with the proceeds used to reduce the outstanding indebtedness.

**(G) 收回資產及根據借貸協議所得  
資產**

於報告期末，本集團之收回資產及根據借貸協議所得資產總值為11,800,000港元（二零一九年十二月三十一日：11,500,000港元），有關金額計入綜合財務狀況表中的「應計利息及其他資產」。本集團亦持有作為針對客戶減值貸款的抵押品之收回物業總值為48,200,000港元（二零一九年十二月三十一日：23,000,000港元），而相關客戶減值貸款在報告期末尚未撇銷，因此該等物業未有在綜合財務狀況表中確認為資產。

收回物業會盡快予以出售，所得之款項將用以削減未償還之債項。

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**FB Securities (Hong Kong) Limited**

Tel : (852) 3767 6067

**Fubon Insurance Brokers Limited**

Tel : (852) 2842 6528

**Fubon Nominees (Hong Kong) Limited**

Tel : (852) 3767 6067

## BRANCHES

## Hong Kong

Central Main Branch\*

Causeway Bay\*

Chai Wan

Queen's Road East *Branch*

Sheung Wan

North Point

Western District *Branch*

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## 分行

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中環總行\*

銅鑼灣\*

柴灣

皇后大道東 *Branch*

上環

北角

西環 *Branch*

## BRANCHES

### Kowloon

Hung Hom\*  
Jordan  
Kwun Tong  
Mei Foo\*  
Mong Kok  
Tsim Sha Tsui\*

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Tsuen Wan\*  
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\* With Ambassador Banking Counter

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佐敦  
觀塘  
美孚\*  
旺角  
尖沙咀\*

### 新界

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