



招商永隆銀行
CMB WING LUNG BANK

二〇二二年度中期財務資料披露報表
2022 INTERIM FINANCIAL DISCLOSURE STATEMENTS

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招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

招商永隆銀行有限公司(「本行」)董事會欣然公佈本行及其附屬公司(合稱「本集團」)截至二〇二二年六月三十日止六個月的中期財務資料披露報表。本集團截至二〇二二年六月三十日止六個月的綜合收益表及綜合全面收益表，以及本集團於二〇二二年六月三十日結算的綜合財務狀況表，均是未經審核。上述各項連同有關註釋及補充財務資料列於本中期財務資料披露報表第 9 至第 51 頁。

二〇二二年上半年，受第五波疫情影響，香港經濟下行壓力增加，出口、私人消費等經濟指標及股票市場亦出現波動，住宅售價進一步下跌。

香港亦面臨較為複雜的經濟形勢，國際能源和商品價格高企，全球供應鏈不暢，環球需求增長減慢，各主要央行加快收緊貨幣政策，進一步壓抑環球經濟增長。面對新冠疫情衝擊、美聯儲連續加息及複雜多變的周邊環境，銀行的經營環境充滿挑戰。

財務概況

截至二〇二二年六月三十日止期間，本集團股東應佔溢利為港幣 17.06 億元，較二〇二一年同期減少 21.2%，主要由於在去年七月出售聯營公司招聯消費金融有限公司令二〇二二年上半年本集團應佔聯營公司之淨溢利同比減少港幣 4.77 億元，淨利息收入和非利息淨收入則分別較二〇二一年同期增加 9.0% 和 2.5%。平均資產回報率及平均股東權益回報率分別為 0.87% 及 7.62%。

二〇二二年上半年，本集團實現淨利息收入港幣 22.35 億元，較二〇二一年同期增加 9.0%，主要由於淨利息收益率較二〇二一年同期上升 8 個基點至 1.29%，比二〇二一年全年的 1.23% 上升 6 個基點，期內的貸款、債券投資及客戶存款平均餘額均有所增加。

The board of directors of CMB Wing Lung Bank Limited (the “Bank”) is pleased to publish the Interim Financial Disclosure Statements of the Bank and its subsidiaries (collectively, the “Group”) for the six months ended 30 June 2022. The consolidated income statement and consolidated statement of comprehensive income for the six months ended 30 June 2022, and the consolidated statement of financial position as at 30 June 2022 of the Group, all of which are unaudited, along with related explanatory notes and supplementary financial information are set out on pages 9 to 51 of these Interim Financial Disclosure Statements.

The fifth wave of the local pandemic further put pressure on the economic downturn in the first half of 2022. The economic indicators of exports and private consumption, as well as the stock market were volatile. The selling prices of residential units further declined.

In the face of complicated economic situation, international energy and commodity prices have been driven up. The global supply chain has hindered. The growth of global demand has slowed down. Major central banks accelerated their monetary policy tightening, which further suppressed global economic growth. In the light of complicated and changing surrounding environment as well as the hit of evolving COVID-19 pandemic and the consecutive hiking of interest rates by Federal Reserve Bank, the operating environment was challenging for the banking sector.

Financial Overview

For the period ended 30 June 2022, the profit attributable to shareholders of the Group was HK\$1,706 million, representing a decrease of 21.2% as compared with the corresponding period of 2021, which was mainly due to the disposal of an associate, Merchants Union Consumer Finance Company Limited, in July 2021, leading to a decrease in the Group’s share of net profit of associates for the first half of 2022 by HK\$477 million as compared with the corresponding period of 2021. However, the net interest income and net non-interest income increased by 9.0% and 2.5% as compared with the corresponding period of 2021, respectively. Return on average assets and return on average shareholders’ equity were 0.87% and 7.62% respectively.

During the first half of 2022, the Group recorded a net interest income of HK\$2,235 million, representing an increase of 9.0% as compared with the corresponding period of 2021, mainly attributable to the net interest margin, which increased by 8 basis points to 1.29% as compared with the same period of 2021 and increased by 6 basis points as compared with 1.23% for the whole year of 2021. During the reporting period, the average balance of loans, debt securities investment and customer deposits increased.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

非利息淨收入為港幣 11.86 億元，較二〇二一年同期增加 2.5%，主要由於出售以公平價值誌入其他全面收益之金融資產由去年同期淨虧損轉為淨收益港幣 1.18 億元，保險營業淨收入較二〇二一年同期增加 28.0%；惟服務費及佣金淨收入較二〇二一年同期減少 20.1% 至港幣 5.57 億元，其中證券經紀及投資服務之服務費及佣金淨收入隨市場減少 34.5%，抵銷部份增幅。

營業支出為港幣 11.82 億元，較二〇二一年同期增加 4.4%。二〇二二年上半年的成本收入比率為 34.6%，較二〇二一年同期下降 0.7 個百分點。

二〇二二年上半年，減值損失為港幣 2.60 億元，為二〇二一年同期的 3.4 倍，主要是貸款及其他賬項、貸款承諾及金融擔保合約的減值損失有所增加，而同業存放及貸款、債務證券的減值損失則有所減少。

截至二〇二二年六月三十日，本集團客戶總貸款(包括商業票據)餘額為港幣 2,031 億元，較二〇二一年底下降 0.6%；不良貸款比率(包括商業票據)為 0.78%，較二〇二一年底上升 0.15 個百分點，整體貸款質素良好。

截至二〇二二年六月三十日，本集團客戶存款總額為港幣 2,924 億元，較二〇二一年底下降 0.2%。各類存款中，與二〇二一年底比較，港幣存款增加 162 億元，上升 14.5%；美元存款折合港幣後減少 60.05 億元，下降 7.1%；人民幣存款折合港幣後減少 110 億元，下降 13.7%；其他幣種存款折算港幣後增加 1.65 億元，上升 1.0%。

截至二〇二二年六月三十日，本集團總資產為港幣 3,929 億元，較二〇二一年底增長 1.0%；股東應佔權益為港幣 447 億元，較二〇二一年底下降 0.4%；貸存比率為 66.5%，較二〇二一年底上升 0.9 個百分點。

本集團於二〇二二年六月三十日的普通股權一級資本比率為 14.4%，一級資本比率為 17.3%，總資本比率為 19.6%，穩定資金淨額比率為 124.1%，二〇二二年第二季平均流動性覆蓋比率則為 150.6%，均高於監管要求。

Net non-interest income was HK\$1,186 million, representing an increase of 2.5% as compared with the corresponding period of 2021. The increase was mainly due to the change from net loss arising from the disposal of financial assets at fair value through other comprehensive income in the corresponding period last year to a net gain of HK\$118 million. Net insurance operating income increased by 28.0% as compared with the corresponding period of 2021. However, the increase was partially offset by the decrease in net fees and commission income by 20.1% to HK\$557 million as compared with the corresponding period of 2021, of which net fees and commission income from securities brokerage and investment services decreased by 34.5% in line with the market.

Operating expenses amounted to HK\$1,182 million, representing an increase of 4.4% as compared with the corresponding period of 2021. The cost-to-income ratio for the first half of 2022 was 34.6%, representing a decrease of 0.7 percentage point as compared with the corresponding period of 2021.

In the first half of 2022, impairment losses amounted to HK\$260 million, representing 3.4 times that of the same period of 2021, which was mainly due to the increase in impairment losses on advances and other accounts, loan commitments and financial guarantee contracts. Impairment losses on balances and placements with and loans and advances to banks and debt securities decreased.

As at 30 June 2022, the balance of total advances to customers, including trade bills, of the Group decreased by 0.6% to HK\$203.1 billion as compared with that at the end of 2021. The non-performing loan ratio, including that of trade bills, was 0.78%, up by 0.15 percentage point as compared with that at the end of 2021, which implied a sound loan quality on the whole.

As at 30 June 2022, the Group's total deposits from customers decreased by 0.2% to HK\$292.4 billion as compared with that at the end of 2021. Among various kinds of deposits, Hong Kong Dollar deposits increased by HK\$16.2 billion or 14.5%; US Dollar deposits after translation decreased by HK\$6,005 million or 7.1%; RMB deposits after translation decreased by HK\$11.0 billion or 13.7%; and deposits in other foreign currencies after translation increased by HK\$165 million or 1.0%, as compared with that at the end of 2021.

As at 30 June 2022, total assets of the Group amounted to HK\$392.9 billion, representing an increase of 1.0% as compared with that at the end of 2021. Equity attributable to shareholders amounted to HK\$44.7 billion, representing a decrease of 0.4% as compared with that at the end of 2021. Loan-to-deposit ratio was 66.5%, up by 0.9 percentage point as compared with that at the end of 2021.

As at 30 June 2022, common equity tier 1 capital ratio, tier 1 capital ratio and total capital ratio of the Group were 14.4%, 17.3% and 19.6% respectively, the net stable funding ratio was 124.1% and the average liquidity coverage ratio for the second quarter of 2022 was 150.6%, all above statutory requirements.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

零售金融

二〇二二年上半年，在本港疫情持續、世界局勢緊張和市場環境不確定等困難下，本行始終堅持以客戶為中心，為客戶創造價值。截至二〇二二年六月三十日，零售金融總體存款餘額為港幣 1,807 億元，較二〇二一年年底增加 8.9%；貸款餘額為 548 億元，較二〇二一年年底減少 6.5%。本行作為招商銀行（「招行」）大財富管理境外關鍵節點，始終堅持「輕型銀行」的發展方向和「一體兩翼」的定位，推動財富管理「三個轉型」，逐步實現財富產品結構轉型、拓客模式轉型和業務流程轉型，財富管理專業能力建設初見成效。本行堅持科技賦能與流程再造，以「招商永隆銀行一點通」手機 APP 為核心，持續優化線上投資業務，推出行業首單電子化投保業務。零售獲客保持增長，AUM（管理客戶總資產）增量和結構持續優化。截至二〇二二年六月三十日，本行零售月日均 AUM 餘額較上年末增長 5.7%。

灣區業務方面，將持續以客戶為中心，著力推動跨境理財通和灣區房貸通等重點業務。跨境理財通方面，本行自二〇二一年十月展業以來，業務快速發展，截至二〇二二年六月三十日，已提供近百支基金選擇，投資覆蓋全球，可在波動市場下為客戶分散風險。同時推出特優外匯兌換服務，通過手機 APP 及網上銀行即時提供十餘種外匯交易服務。開戶效率保持 T+0 絕對優勢，更實現開戶全流程無紙化。灣區房貸通方面，積極推進獲客，新增合作項目樓盤，加大灣區城市覆蓋面，截至二〇二二年六月三十日，灣區貸款發放規模較上年末增長 104.8%。今年六月，憑藉顯著優勢獲《星島日報》頒發「最佳大灣區財富管理服務」獎項。

Retail Finance

In the first half of 2022, the Bank persistently adhered to the customer-centric approach to create value for customers given the challenges brought about by the ongoing pandemic in Hong Kong, growing international tensions and market uncertainties. As at 30 June 2022, the balance of deposits of retail finance amounted to HK\$180.7 billion, representing an increase of 8.9% as compared with that at the end of 2021. The balance of loans amounted to HK\$54.8 billion, representing a decrease of 6.5% as compared with that at the end of 2021. As a key offshore operation arm for wealth management business of China Merchants Bank (“CMB”), the Bank has persistently adhered to the development of “Light-model Bank”, adapted to the positioning of “One Body with Two Wings”, drove the “three transformations” of wealth management to gradually realise the transformation of wealth product structure, customer expansion mode and business process. The development of the wealth management professional capabilities saw initial success. The Bank continued technology empowerment and process reengineering. Based on “CMBWLB Wintech (招商永隆銀行一點通)” mobile APP, the Bank continued to optimise the online investment business and launched the industry’s first electronic insurance business. The number of retail customers and assets under management (AUM) grew persistently alongside ongoing structure optimisation. As at 30 June 2022, the average daily AUM balance per month of the Bank’s retail banking business increased by 5.7% as compared with that at the end of 2021.

In terms of the Greater Bay Area business, the Group will continue to take a customer-centric approach and focus on promoting key businesses such as Wealth Management Connect and Greater Bay Area Mortgage Loan (灣區房貸通). For the Wealth Management Connect, the Bank’s business has achieved rapid growth since its launch in October 2021. As of 30 June 2022, nearly 100 fund options were available with investments covering all over the world, which allowed customers to diversify risks amid market volatilities. At the same time, the Bank launched foreign exchange service offers and provided more than ten types of foreign exchange trading instant services through mobile APP and online banking. The efficiency of account opening maintained T+0 absolute advantage, and the whole process of account opening was paperless. For the Greater Bay Area Mortgage Loan, the Bank actively acquired customers, participated in new cooperative property projects, and expanded the coverage of cities in the Greater Bay Area. As of 30 June 2022, the scale of loans granted in the Greater Bay Area increased by 104.8% as compared with the end of 2021. In June this year, the Bank was awarded the “Best Wealth Management Service in the Greater Bay Area” by “Sing Tao Daily” for its outstanding advantages.

招商永隆銀行有限公司

CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

私人銀行業務方面，本行堅持以客群、AUM 和「客戶價值創造為核心」的價值導向，聚焦核心客群，圍繞私行業務定位，再造私行經營範式，全面提升私行市場地位。面對環球市場動盪的困難，在大類資產大幅波動下，全面覆蓋超高端客戶的綜合化需求。同時以信託、保險、投資組合貸、公私聯動、境內外聯動等全業務品種和服務為抓手，深度挖掘超高端客戶需求，打造公私融合標準化與特色服務方案。截至二〇二二年六月三十日，私鑽客群淨增數同比增長 13%。

線上經營方面，二〇二二年上半年，本行持續提升「招商永隆銀行一點通」手機 APP 證券功能，圍繞結構化產品、EKYC 線上獲客、線上投教、線上專業投資者認證服務等優化客戶體驗。鎖定目標客群，以證券產品和服務為抓手，以手機 APP 和人工交易為平台，以數字化為方法，開展「人+數字化」獲客經營，打造證券和財富管理主帳戶。截至二〇二二年六月三十日，線上 EKYC 獲客佔零售總獲客的比例達到 18%，美股客戶數量較去年末增加 46%，保證金帳戶數量較去年末增加 50%。

分行網絡方面，目前本行在香港設有總分行和私人銀行中心 30 多間。本行將持續優化分行櫃檯交易流程，增強電子化，實現無紙化，以提升營運效率及客戶體驗。

公司金融

公司金融業務方面，本行通過完成新的組織架構改革，非銀行金融機構業務納入公司金融分部，為提升投商行一體化和行業專業化的經營能力奠定了良好的基礎，加大優質資產投放，在控制信貸風險的同時，重點拓展併購及結構融資業務，貸款定價水平得到有效提升。截至二〇二二年六月三十日，企業貸款餘額(包括商業票據)為港幣 1,031 億元，較二〇二一年底略為下降 0.2%。受加息環境及市場競爭影響，企業存款餘額出現波動，截至二〇二二年六月三十日，企業存款餘額為港幣 763 億元，較二〇二一年底下降 22.6%。本行通過對赴港上市新經濟公司、債券託管戶等客群的綜合經營，實現存款的有效沉澱，使得存款年日均保持相對穩定，其中上半年活期及儲蓄存款的年日均較去年全年增長 2%。

As for private banking business, adhering to the value orientation of customers, AUM and “creating value for customers as the core”, the Bank focused on its core customer base, centred around the positioning of private banking and reshaped the private banking business model to comprehensively enhance the market position of private banking. Faced with the difficulties of global market turmoil, the Bank fully covered the comprehensive needs of ultra-high-end customers amid significant fluctuations of major assets. Meanwhile, by leveraging on the full range of business products and services such as trust, insurance, investment portfolio loans, corporate and private banking collaboration and domestic and overseas collaboration, the Bank deeply explored the demands of ultra-high-end customers and created a standardised and featured service plan for corporate and private banking integration. As of 30 June 2022, the net increase in the number of private diamond customers increased by 13% year-on-year.

As for online operation, the Bank continued to upgrade the securities function of “CMBWLB Wintech” mobile APP to enhance customer experience by centring around the structured products, EKYC online customer acquisition, online investment tutorials, online professional investor certification services in the first half of 2022. The Bank identified its target customer groups and focused on securities products and services as the starting point, mobile APP and manual trading as the platforms, and digitalisation as the means to carry out “Manual + Digital” customer acquisition and management to create primary securities and wealth management accounts. As of 30 June 2022, online EKYC customer acquisition accounted for 18% of the total retail customer acquisition; the number of customers with US securities accounts increased by 46% as compared with the end of 2021; and the number of margin accounts increased by 50% as compared with the end of 2021.

In terms of branch network, the Bank currently has over 30 outlets comprising headquarters and branches as well as Private Banking Centre in Hong Kong. The Bank will continue to optimise the counter transaction process, strengthen electronic channels and achieve paperless operation so as to enhance operational efficiency and customer experience.

Corporate Finance

With respect to corporate finance business, the Bank completed the new organisational structure reform, non-bank financial institution business was integrated into corporate finance segment. It laid a solid foundation for improving the operational capabilities of investment banking and commercial banking integration as well as industry specialisation. The Bank increased the investment in high-quality assets. While managing credit risks, the Bank managed to boost its loan pricing power by paying attention to the expansion of merger and acquisition as well as structured financing business. As at 30 June 2022, the balance of corporate loans (including trade bills) was HK\$103.1 billion, a slight decrease of 0.2% as compared with the end of 2021. Affected by the rising interest rate environment and market competition, the balance of corporate deposits fluctuated. As at 30 June 2022, the balance of corporate deposits amounted to HK\$76.3 billion, representing a decrease of 22.6% as compared with that at the end of 2021. Through the integrated operation of new economy companies listed in Hong Kong, bond custodians and other customer groups, the Bank effectively accumulated deposits, resulting in a relatively stable average daily deposit balance per year, among which the average daily deposit balance per year of demand and savings deposits in the first half of the year increased by 2% as compared to the whole year of 2021.

財務及業務回顧

Financial Results and Operation Review

本行努力豐富服務內容，滿足不同客戶多元化業務需求。牽頭銀團業務延續以往良好表現，擔任多筆具有市場影響力的銀團項目的牽頭兼簿記行角色；參與多筆併購及結構性融資業務，並衍生出大額外匯兌換、存款、結算等多項綜合收益；債券發行筆數及發行總金額創近年新高，債券承銷規模的市場排名較上年提升 17 名，成功參與多筆大型綠色債券項目的發行；託管資產規模大幅增長，期內完成招行系統內首單特殊目的收購公司（SPAC）託管。此外，本行努力踐行母行“一體兩翼”戰略，不斷加強交叉銷售和綜合經營，將公司客戶服務延伸至「董監高」等私行客戶。本行將堅持圍繞「為客戶創造價值」宗旨，持續深耕戰略客群，不斷提升公司金融業務在市場中的競爭力及影響力。

金融市場

二〇二二年上半年，本行抓住金融市場動盪、美元加息、人民幣匯率劇烈波動的市場機遇，在產品行銷、自營交易等方面發力，取得良好成績。藉着人民幣匯率劇烈波動時機，避險產品打開局面。本行針對客戶存在的貿易匯率、資產負債匯率避險需求，適時推動人民幣匯率避險產品的行銷。通過人民幣 NDF 交易為貿易類客戶提供匯率對沖產品；以掉期存款、雙貨幣存款為抓手，為資產負債類客戶提供匯率掛鉤增值類產品。同時，積極穩妥開展外匯和債券自營交易。截至二〇二二年六月三十日，外匯自營交易共實現中收增幅接近 1 倍。債券方面，積極參與境內人民幣債券市場，債券通交易量實現超 2 倍的增幅。憑藉本行債券通交易量和境內債券持有量均排名居前，本年度蟬聯「優秀交易商」獎項。以銀行額外一級資本（AT1）債券為突破口，大力拓展對私人銀行客戶的債券銷售，銷售量和收益逆市增長，上半年債券銷售量同比增長 18%，收益同比增長 20%。在綜合評估資產安全性、流動性和收益性前提下，增持美元債券，提升利差收益，截至二〇二二年六月三十日，本集團債券投資餘額為港幣 1,113 億元，較二〇二一年底增加 7.4%。超過八成半的債券信用等級都在 A3 或以上，風險較低。

The Bank strove to expand its service offerings in order to cater for the diversified business needs of different customers. The Bank's leading syndicate business continued its satisfactory performance and acted as lead arranger and book-runner for a number of syndicated projects with market influence. It participated in a number of merger and acquisition and structured financing businesses, generating comprehensive income from foreign exchange, deposit and settlement in large amounts. The number and size of bond issuance saw a record high in recent years. In particular, its ranking in terms of the size of bond underwriting in the market rose by 17 places compared with the previous year, helped by the successful participation in the issuance of a number of sizable green bonds. Assets under custody of the Bank grew significantly. During the period, the Bank completed the first Special Purpose Acquisition Company (SPAC) custody in the CMB system. In addition, the Bank strove to implement the strategy of "One Body with Two Wings" while continuously strengthening cross-selling and integrated operation, and extending its corporate customer services to private banking customers such as "directors, supervisors and senior management". The Bank will continue to cultivate its strategic customers with the aim of "creating value for customers" and enhancing the competitiveness and influence of the corporate finance business in the market.

Financial Market

In the first half of 2022, the Bank seized the market opportunities arising from the unstable financial market, the interest rate hike of US Dollar and the volatile exchange rate of RMB. Great efforts were devoted to product marketing and proprietary trading, thus achieving good results. The hedging products opened up a new prospect amid significant fluctuations of the RMB exchange rate. The Bank promoted the marketing of RMB exchange hedging products in a timely manner in response to customers' demand for hedging of trade exchange exposure and balance sheet exchange exposure. The Bank provided exchange hedging products for trading customers through RMB NDF transactions. Taking swap deposits and dual-currency deposits as the starting point, the Bank provided balance sheet customers with exchange rate-linked value-added products. The Bank also actively and steadily carried out foreign exchange and bond proprietary trading. For the period ended 30 June 2022, revenue from intermediate business in the foreign exchange proprietary trading nearly doubled. As to bonds, the Bank proactively participated in the domestic RMB bond market. The trading volume of Bond Connect expanded by more than 2 times. The Bank was consecutively awarded the "Excellent Dealer" this year given its top rankings in Bond Connect trading volume and domestic bond holdings. Taking bank's additional Tier 1 capital (AT1) bonds as a breakthrough point, the Bank vigorously expanded the bond sales to private banking customers, and the sales volume and revenue increased against the market. In the first half of the year, the sales volume of bonds increased by 18% year-on-year, whereas the revenue increased by 20% year-on-year. Subject to comprehensive assessment on the safety, liquidity and profitability of assets, the Bank increased the holding of USD bonds to enhance interest spread income. As at 30 June 2022, the balance of the Group's debt securities investment amounted to HK\$111.3 billion, representing an increase of 7.4% as compared with that at the end of 2021. More than 85% of the debt securities were rated A3 or above and were exposed to comparatively low risks.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

金融機構

金融機構業務方面，上半年環球經濟錯綜複雜，面對種種挑戰，本行堅守風險底線，本著優勢互補、互惠互利的原則，同業業務發展穩中有進。本行重視銀行同業客戶的友好合作，因時制宜，為潛質同業客戶提供適切的多元產品鏈，增創協同效益。通過「清算、交易、投融資」三大服務功能，在貿易融資、債券發行、金融市場等業務方面取得良好發展。同時，持續建設「中小銀行跨境服務平台」，積極尋求跨境互補業務合作；貫徹本行「輕型銀行」的發展策略，重點推動非息業務；緊隨國家對粵港澳大灣區的快速建設，積極挖掘與區內優質銀行的發展契機；深化與本行境內及海外分行同業業務一體化經營，加強與招行的業務聯動，發揮境內外平台優勢，務求為客戶提供全方位的金融服務。

內地及海外業務

內地及海外分行業務方面，本行貫徹落實一體化經營，加強內外聯動，為客戶提供境內外、跨境金融服務，同時實現分行資產負債規模較快增長，並營業收入穩步提升。截至二〇二二年六月三十日，客戶貸款(包括商業票據)為港幣 450 億元，較二〇二一年底上升 6.5%；客戶存款為港幣 367 億元，較二〇二一年底上升 22.0%。內地分行實現營業淨收入增幅 11.4%。

在中國內地共設 4 間分支行，在澳門設有一間分行，在美國洛杉磯及舊金山各設有海外分行一間，另在泰國曼谷設代表處。

Financial institution

With respect to financial institution business, facing the complex global economy in the first half of the year coupled with various challenges, the Bank made steady progress in financial institution business adhering to the principle of complementary and mutual benefits while upholding robust risk management. The Bank attached great importance to the friendly cooperation with bank financial institution customers and provided diversified product offerings to suitable potential institutional customers according to the circumstances, thus creating synergies and improving efficiencies. The Bank made good progress in its trade finance, bond issuance and financial market businesses through three major service functions, i.e. "Clearing and Settlement, Dealing and Trading as well as Investment and Financing". With persistent efforts in building a "cross-border financial service platform for small and medium-sized financial institutions", the Bank actively sought the cross-border complementary business cooperation. Upholding its "Light-model Bank" development strategy, the Bank stressed the promotion of its non-interest income business. In response to the Nation's rapid development of the Guangdong-Hong Kong-Macao Greater Bay Area, the Bank actively sought for development opportunities with quality banks within the region. Moreover, the Bank deepened the integrated operation of financial institution business with the Bank's domestic and overseas branches, strengthened the business cooperation with CMB and made use of its strong overseas platform to provide comprehensive financial services to its customers.

Mainland and overseas business

With respect to the business of its mainland and overseas branches, the Bank implemented integrated operation and strengthened internal and external linkage to provide customers with domestic, overseas and cross-border financial services. Meanwhile, the Bank achieved rapid growth in the branches' assets and liabilities with a steady growth in operating income. As at 30 June 2022, advances to customers (including trade bills) amounted to HK\$45.0 billion, representing an increase of 6.5% as compared with that at the end of 2021. Deposits from customers amounted to HK\$36.7 billion, representing an increase of 22.0% as compared with that at the end of 2021. The Mainland branches recorded an increase of 11.4% in net operating income.

The Bank has 4 branches and sub-branch in the Mainland China, a branch in Macau, 2 overseas branches, located respectively in Los Angeles and San Francisco in the United States and a Representative Office in Bangkok.

招商永隆銀行有限公司 CMB Wing Lung Bank Limited

財務及業務回顧

Financial Results and Operation Review

保險

二〇二二年上半年，招商永隆保險有限公司（「招商永隆保險」）在疫情的嚴峻考驗下、在極為艱難的經營環境下穩步推進各項工作，實現了保險業務收入的穩定增長，於二〇二二年上半年錄得毛保費收入港幣 5.18 億元，較二〇二一年同期增加 7.5%，創歷史新高；總體承保盈餘較二〇二一年同期增加 4.1%，各項業務均錄得盈餘，其中汽車險新生意額增幅明顯，再保險業務亦取得突破進展。二〇二二年六月二日，國際信用評級機構 AM Best 維持了招商永隆保險 A-Excellent（優秀）之財務實力評級和長期發行人信用評級，並維持了公司展望為 Positive（正面），反映出招商永隆保險在投資風險控制和治理、風險識別和監測工具，以及風險量化能力等領域獲專業認可。在電子渠道建設方面，招商永隆保險不斷優化網上電子平台的功能應用，加強現有客戶及中介人的用戶體驗，提升服務水平，逐步推進企業數字化轉型。同時根據新的監管要求，不斷加強風險管理及完善公司治理，增強可持續發展能力。

人力資源

截至二〇二二年六月三十日，本行僱員總人數為 2,004 人（二〇二一年十二月三十一日：2,053 人），其中香港 1,709 人，中國境內 217 人，澳門 45 人，海外 33 人。

二〇二二年八月十二日

Insurance

In the first half of 2022, under the severe challenges of the pandemic, all employees of CMB Wing Lung Insurance Company Limited (“CMB Wing Lung Insurance”) progressed steadily various tasks amid the extremely difficult operating environment, and achieved steady growth in insurance business income. Gross premium income set a record high and amounted to HK\$518 million in the first half of 2022, representing an increase of 7.5% compared with the corresponding period of 2021. Overall underwriting profit increased by 4.1% as compared with the corresponding period of 2021. All businesses recorded surplus, of which new business turnover for motor vehicle insurance achieved significant growth and the reinsurance business also made breakthroughs. On 2 June 2022, AM Best, an international credit rating agency, continued to grant an A- Excellent financial strength rating and long-term issuer credit rating for CMB Wing Lung Insurance, and maintained the company’s outlook as Positive, indicating that CMB Wing Lung Insurance’s expertise in investment risk control and governance, risk identification and monitoring tools as well as risk quantification has received professional recognition. In terms of e-channel construction, CMB Wing Lung Insurance strove to enhance user experience of its existing customers and intermediaries, advance the service standards as well as gradually put forward digital transformation through persistent improvement of its online e-platform functionality. At the same time, it continued to strengthen risk management and improve corporate governance in accordance with new regulatory requirements so as to fortify the base of sustainable development.

Human resources

As at 30 June 2022, the Bank had 2,004 (31 December 2021: 2,053) employees, of which 1,709 were in Hong Kong, 217 in the Mainland China, 45 in Macau and 33 overseas.

12 August 2022

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合收益表 (未經審核)

Consolidated Income Statement (Unaudited)

截至二〇二二年六月三十日止六個月 For the six months ended 30 June 2022

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
	註釋 Note		
利息收入	Interest income	3,697,772	3,501,120
利息支出	Interest expense	(1,462,560)	(1,451,310)
淨利息收入	Net interest income	2,235,212	2,049,810
服務費及佣金收入	Fees and commission income	634,861	820,181
服務費及佣金支出	Fees and commission expense	(78,277)	(123,499)
服務費及佣金淨收入	Net fees and commission income	556,584	696,682
保險營業收入	Insurance operating income	518,366	425,746
淨交易收益	Net trading gain	36,400	64,991
出售以公平價值誌入其他 全面收益之金融資產之 淨收益/(虧損)	Net gain/(loss) on disposal of financial assets at fair value through other comprehensive income	117,902	(319)
其他營業收入	Other operating income	164,897	153,257
營業收入	Operating income	3,629,361	3,390,167
淨保險索償	Net insurance claims	(207,941)	(183,249)
提取保險索償後之 營業收入	Operating income net of insurance claims	3,421,420	3,206,918
營業支出	Operating expenses	(1,182,284)	(1,132,787)
提取減值準備前之 營業溢利	Operating profit before impairment charge	2,239,136	2,074,131
減值損失	Impairment losses	(259,567)	(76,620)
營業溢利	Operating profit	1,979,569	1,997,511
投資物業之公平價值虧損	Fair value losses on investment properties	(14,980)	(33,070)
出售其他物業及設備之淨 虧損	Net loss on disposal of other properties and equipment	(53)	(753)
贖回按攤銷成本列賬之金融 工具之淨虧損	Net loss on redemption of financial instruments at amortised cost	-	(5,475)
應佔共同控制實體之淨溢利	Share of net profit of jointly controlled entities	16,889	36,082
應佔聯營公司之淨溢利	Share of net profit of associates	20,609	497,924
除稅前溢利	Profit before taxation	2,002,034	2,492,219
所得稅	Income tax	(300,710)	(326,731)
期內溢利	Profit for the period	1,701,324	2,165,488
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	1,705,893	2,165,222
非控制的股東權益	Non-controlling interests	(4,569)	266

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合全面收益表 (未經審核)

Consolidated Statement of Comprehensive Income (Unaudited)

截至二〇二二年六月三十日止六個月 For the six months ended 30 June 2022

截至六月三十日止六個月
Six months ended 30 June
二〇二二 二〇二一
2022 2021
港幣千元 港幣千元
HK\$'000 HK\$'000

期內溢利	Profit for the period	1,701,324	2,165,488
期內其他全面(支出)/收益	Other comprehensive (expense)/income for the period		
其後可能重新分類至收益表之項目：	Items that may be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之金融資產	Financial assets at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	(1,279,704)	53,052
- 於出售時轉入收益表	- Transfer to income statement on disposal	(117,902)	319
- 於減值時轉入收益表	- Transfer to income statement on impairment	(3,867)	45,005
應佔聯營公司之儲備	Share of associates' reserves	(51,205)	5,464
應佔共同控制實體之儲備	Share of jointly controlled entities' reserves	272	161
因折算海外機構的財務報表產生的匯兌差額	Exchange difference on translation of financial statements of overseas operations	(289,609)	49,161
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	227,937	(18,825)
其後不會重新分類至收益表之項目：	Items that will not be reclassified subsequently to the income statement:		
以公平價值誌入其他全面收益之股權證券	Equity securities at fair value through other comprehensive income		
- 公平價值改變	- Changes in fair value	(159,116)	123,158
重估房產之盈餘	Surplus on revaluation of bank premises	8,242	-
界定福利計劃之精算(虧損)/收益	Actuarial (losses)/gains on defined benefit schemes	(2,855)	36,809
其他全面收益項目對遞延稅項之影響	Effect of deferred taxation on other comprehensive income items	2,985	(7,267)
期內其他全面(支出)/收益	Other comprehensive (expense)/income for the period	(1,664,822)	287,037
期內全面收益總額	Total comprehensive income for the period	36,502	2,452,525
歸屬於：	Attributable to:		
本行股東	Equity shareholders of the Bank	41,071	2,452,259
非控制的股東權益	Non-controlling interests	(4,569)	266

招商永隆銀行有限公司
CMB Wing Lung Bank Limited

綜合財務狀況表 (未經審核)

Consolidated Statement of Financial Position (Unaudited)

二〇二二年六月三十日 As at 30 June 2022

	註釋 Note	30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
資產	Assets		
庫存現金、同業存放及 貸款	Cash, balances and placements with and loans and advances to banks	12 66,611,402	70,303,930
衍生金融工具	Derivative financial instruments	13 525,515	503,360
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	14 2,597,301	2,575,441
證券投資	Investments in securities	15 112,175,662	102,877,910
貸款及其他賬項	Advances and other accounts	16 205,790,247	207,780,923
共同控制實體權益	Interests in jointly controlled entities	250,394	237,468
聯營公司權益	Interests in associates	216,212	248,833
投資物業	Investment properties	17 2,691,230	2,695,310
租賃土地權益	Interests in leasehold land	148,290	150,167
其他物業及設備	Other properties and equipment	18 1,561,543	1,637,470
可回收稅項	Tax recoverable	4,475	12,429
遞延稅項資產	Deferred tax assets	329,008	51,475
總資產	Total assets	392,901,279	389,074,716
負債	Liabilities		
同業存款	Deposits and balances from banks	34,813,005	30,281,502
交易賬項下之負債	Trading liabilities	776,001	348,837
衍生金融工具	Derivative financial instruments	13 355,660	514,382
客戶存款	Deposits from customers	19 292,371,181	293,060,718
發行之存款證	Certificates of deposit issued	164,665	270,000
發行之後償債項	Subordinated debts issued	20 3,135,214	3,115,586
當期稅項	Current taxation	652,872	440,696
遞延稅項負債	Deferred tax liabilities	2,960	2,237
其他賬項及預提	Other accounts and accruals	21 7,942,537	8,607,947
總負債	Total liabilities	340,214,095	336,641,905
權益	Equity		
股本	Share capital	22 1,160,951	1,160,951
儲備	Reserves	23 43,493,192	43,686,589
歸屬於本行股東權益合計	Total equity attributable to shareholders of the Bank	44,654,143	44,847,540
額外權益工具	Additional equity instruments	20 7,815,982	7,574,573
非控制的股東權益	Non-controlling interests	217,059	10,698
權益總額	Total equity	52,687,184	52,432,811
權益及負債總額	Total equity and liabilities	392,901,279	389,074,716

招商永隆銀行有限公司
CMB WING LUNG BANK LIMITED

綜合權益變動表 (未經審核)

Consolidated Statement of Changes in Equity (Unaudited)

截至二〇二二年六月三十日止六個月 For the six months ended 30 June 2022

		股本 Share capital 港幣千元 HK\$'000	資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估金融 資產儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	小計 Sub-total 港幣千元 HK\$'000	額外權益 工具 Additional equity instruments 港幣千元 HK\$'000	非控制的 股東權益 Non- controlling interests 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二二年一月一日	At 1 January 2022	1,160,951	57,500	586,167	(6,946)	1,081,103	41,968,765	44,847,540	7,574,573	10,698	52,432,811
二〇二二年權益總額的 改變：	Changes in equity for 2022:										
期內溢利	Net profit for the period	-	-	-	-	-	1,705,893	1,705,893	-	(4,569)	1,701,324
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	8,294	(1,381,123)	(289,591)	(2,402)	(1,664,822)	-	-	(1,664,822)
期內全面收益/(支出) 總額	Total comprehensive income/(expense) for the period	-	-	8,294	(1,381,123)	(289,591)	1,703,491	41,071	-	(4,569)	36,502
轉入應變儲備	Transfer to contingency reserve	-	-	-	-	219	(219)	-	-	-	-
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	(738)	-	738	-	-	-	-
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	-	(14,450)	(14,450)	(1,321,240)	-	(1,335,690)
發行額外權益工具	Issue of additional equity instruments	-	-	-	-	-	-	-	1,562,649	-	1,562,649
非控制的股東權益的 增加	Amount increase in non- controlling interests	-	-	-	-	-	-	-	-	210,930	210,930
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(220,018)	(220,018)	-	-	(220,018)
於二〇二二年 六月三十日	At 30 June 2022	1,160,951	57,500	594,461	(1,388,807)	791,731	43,438,307	44,654,143	7,815,982	217,059	52,687,184
於二〇二一年一月一日	At 1 January 2021	1,160,951	57,500	582,787	1,814	1,043,502	39,277,382	42,123,936	7,574,573	10,414	49,708,923
二〇二一年權益總額的 改變：	Changes in equity for 2021:										
期內溢利	Net profit for the period	-	-	-	-	-	2,165,222	2,165,222	-	266	2,165,488
期內其他全面收益/ (支出)	Other comprehensive income/(expense) for the period	-	-	1,673	205,468	100,605	(20,709)	287,037	-	-	287,037
期內全面收益總額	Total comprehensive income for the period	-	-	1,673	205,468	100,605	2,144,513	2,452,259	-	266	2,452,525
於出售以公平價值誌入 其他全面收益之股權 證券時轉入保留溢利	Transfer to retained earnings on disposal of equity securities at fair value through other comprehensive income	-	-	-	401	-	(401)	-	-	-	-
非控制的股東權益的 減少	Amount decrease in non- controlling interests	-	-	-	-	-	-	-	-	(153)	(153)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	-	(217,520)	(217,520)	-	-	(217,520)
於二〇二一年 六月三十日	At 30 June 2021	1,160,951	57,500	584,460	207,683	1,144,107	41,203,974	44,358,675	7,574,573	10,527	51,943,775

招商永隆銀行有限公司
CMB WING LUNG BANK LIMITED

綜合現金流量表 (未經審核)

Consolidated Cash Flow Statement (Unaudited)

截至二〇二二年六月三十日止六個月 For the six months ended 30 June 2022

		截至六月三十日止六個月 Six months ended 30 June		
		二〇二二 2022	二〇二一 2021	
		港幣千元 HK\$'000	港幣千元 HK\$'000	
	註釋 Note			
營業活動之現金流入淨額	Cash generated from operations	25(a)	659,603	5,825,217
支付香港利得稅	Hong Kong profits tax paid		(76,743)	(520,027)
支付海外稅項	Overseas tax paid		(50,663)	(31,944)
營業活動之現金流入淨額	Net cash generated from operating activities		532,197	5,273,246
投資活動	Investing activities			
購入證券投資	Purchase of investments in securities		(61,726,827)	(44,763,885)
出售及贖回證券投資所得之款項	Proceeds from sale and redemption of investments in securities		43,015,746	31,229,576
收取共同控制實體及聯營公司之股息	Dividends received from jointly controlled entities and associates		6,260	5,248
增置其他物業及設備	Payment for additions of other properties and equipment		(34,902)	(81,513)
投資活動之現金流出淨額	Net cash used in investing activities		(18,739,723)	(13,610,574)
融資活動	Financing activities			
額外權益工具分配	Distribution for additional equity instruments		(220,018)	(217,520)
發行額外權益工具	Issue of additional equity instruments		1,562,649	-
贖回額外權益工具	Redemption of additional equity instruments		(1,321,240)	-
支付租賃負債	Payment of lease liabilities		(56,420)	(59,468)
非控制的股東權益的增加/(減少)	Amount increase/(decrease) in non-controlling interests		210,930	(153)
融資活動之現金流入/(流出)淨額	Net cash generated from/(used in) financing activities		175,901	(277,141)
現金及等同現金項目之淨減少	Net decrease in cash and cash equivalents		(18,031,625)	(8,614,469)
於一月一日現金及等同現金項目	Cash and cash equivalents at 1 January		44,898,558	54,762,820
外幣匯率變動之影響	Effects of foreign exchange rate changes		(4,717)	55,277
於六月三十日現金及等同現金項目	Cash and cash equivalents at 30 June	25(b)	26,862,216	46,203,628
營業活動之現金流量包括：	Cash flows from operating activities include:			
利息收入	Interest received		3,839,918	3,426,816
利息支出	Interest paid		1,585,839	1,594,814
股息收入	Dividends received		110,229	86,213

招商永隆銀行有限公司

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未經審核中期財務資料披露報表註釋

Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎

本中期財務資料披露報表乃根據並全面遵從由香港金融管理局所發出之《銀行業(披露)規則》內所載之規定而編製。

除採納香港會計師公會已頒佈之經修訂並已於二〇二二年一月一日或之後之會計年度開始生效之香港財務報告準則(此乃所有適用之個別香港財務報告準則、香港會計準則及詮釋之統稱)外，本中期財務資料披露報表乃根據二〇二一年度財務報表內所採納之會計政策而編制。招商永隆銀行有限公司(簡稱「本行」)及其附屬公司(合稱「本集團」)已採納下列與其業務相關之經修訂之香港財務報告準則：

- 香港財務報告準則第3號之修訂更新了香港財務報告準則第3號內一個對於2018年公佈的財務報告概念框架的引用。該修訂亦在香港財務報告準則第3號內加入了一個對企業需參考財務報告概念框架中構成資產或負債的要求的豁免，指明採用香港財務報告準則第3號的企業就若干種類的負債或或然負債應改為參考香港會計準則第37號。該豁免被加入後避免了更新對財務報告概念框架的引用後帶來的計劃以外的後果。採納此修訂對本集團之財務報表並無重大影響。
- 香港會計準則第16號之修訂禁止企業將物業、器材及設備達到其預定用途前產出的產品的銷售收入沖減其成本，相關產出銷售收入應與其按香港會計準則第2號計量的生產成本一併計入損益。該修訂會被追溯性採用，但僅適用於在首次採用該修訂的財務報表所列報的最早期間的期初或之後才達到可使用狀態的物業、器材及設備項目。採納此修訂對本集團之財務報表並無重大影響。

香港會計準則第37號之修訂澄清了企業在評估合同是否構成虧損合同時，履行合同的成本需包括履行合同的增量成本及其他履行合同的直接成本的分攤金額。該修訂會應用於企業在首次採用該修訂時已存在的合同，在首次採用日，企業應將採用該修訂的累積影響確認為對留存收益或權益的其他組成部分(如適用)的期初餘額調整。比較訊息不予重列。採納此修訂對本集團之財務報表並無重大影響。

1 Basis of preparation

The interim financial disclosure statements have been prepared in accordance with and fully comply with the requirements set out in the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

The interim financial disclosure statements have been prepared in accordance with the same accounting policies adopted in the 2021 annual financial statements except for the adoption of the revised Hong Kong Financial Reporting Standards (“HKFRSs”, a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, Hong Kong Accounting Standards (“HKASs”) and Interpretations), which are effective for accounting periods beginning on or after 1 January 2022 issued by the HKICPA. CMB Wing Lung Bank Limited (“the Bank”) and all its subsidiaries (“the Group”) adopted the following revised HKFRSs which are relevant to its operations:

- Amendments to HKFRS 3 update a reference in HKFRS 3 to the Conceptual Framework for Financial Reporting issued in 2018. The amendments also add to HKFRS 3 an exception to its requirement for an entity to refer to the Conceptual Framework to determine what constitutes an asset or a liability, that for some types of liabilities and contingent liabilities, an entity applying HKFRS 3 should instead refer to HKAS 37. The exception has been added to avoid an unintended consequence of updating the reference to the Conceptual Framework. The adoption of these amendments has no material impacts on the Group’s financial statements.
- Amendments to HKAS 16 prohibit an entity from deducting from the cost of an item of property, plant and equipment the proceeds from selling items produced before that asset is available for use. The related sales proceeds together with the costs of providing these items as determined by HKAS 2, should be included in profit and loss. The amendments are applied retrospectively, but only to items of property, plant and equipment made available for use on or after the beginning of the earliest period presented in the financial statements in which the entity first applies the amendments. The adoption of these amendments has no material impacts on the Group’s financial statements.

Amendments to HKAS 37 clarify that for the purpose of assessing whether a contract is onerous, the cost of fulfilling the contract includes both the incremental costs of fulfilling that contract and an allocation of other costs that relate directly to fulfilling contracts. The amendments are applied to contracts for which exist at the date when the amendments are first applied, with the cumulative effect of applying the amendments to be recognised as an opening balance adjustment to retained earnings or other component of equity, as appropriate. The comparatives are not restated. The adoption of these amendments has no material impacts on the Group’s financial statements.

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Notes to the Unaudited Interim Financial Disclosure Statements

1 編製基礎 (續)

截至本中期財務資料披露報表發佈日止，香港會計師公會公佈了若干新增/經修訂之香港財務報告準則，該等準則尚未於二〇二二年一月一日開始之會計年度生效，本集團並未有提早採納此等準則。本集團正評估此等新增/經修訂之香港財務報告準則在首個應用期產生的影響。下列新增/經修訂之香港財務報告準則與本集團業務相關：

- 香港財務報告準則第17號「保險合同」，於二〇二三年一月一日或之後之會計年度開始生效。

有關上述新增/經修訂之香港財務報告準則的簡介，請參閱本集團二〇二一年之年度報告內財務報表註釋1.1。

本中期財務資料披露報表內所載有關截至二〇二一年十二月三十一日止財政年度之財務資料並不構成本行於財政年度之法定財務報表，惟乃源自該等財務報表。截至二〇二一年十二月三十一日止年度之法定財務報表可於本行之註冊辦事處索取。核數師已於二〇二二年三月十五日就該等財務報表發表無保留意見。

2 綜合基礎

除特別列明外，本中期財務資料披露報表所載之資料為本集團之綜合報告，亦包括應佔共同控制實體及聯營公司之業績及儲備。而法定報表的綜合基礎分別列載於本中期財務資料披露報表中補充財務資料內之註釋1, 2, 3及7。

1 Basis of preparation (Continued)

Up to the date of issue of these interim financial disclosure statements, the HKICPA has also issued certain new/revised HKFRSs which are not yet effective for accounting period beginning on 1 January 2022 and have not been early adopted by the Group. The Group is in the process of making an assessment of what the impact of these new/revised HKFRSs is expected to be in the period of initial application. The following new/revised HKFRS is relevant to the Group's operations:

- HKFRS 17, Insurance Contracts, which is effective for annual periods beginning on or after 1 January 2023.

Please refer to Note to the Financial Statements 1.1 of the Group's 2021 Annual Report for brief explanations of the above new/revised HKFRS.

The financial information relating to the financial year ended 31 December 2021 that is included in the interim financial disclosure statements as being previously reported information does not constitute the Bank's statutory financial statements for that financial year but is derived from those financial statements. Statutory financial statements for the year ended 31 December 2021 are available from the Bank's registered office. The auditors have expressed an unqualified opinion on those financial statements in their report dated 15 March 2022.

2 Basis of consolidation

These interim financial disclosure statements cover the consolidated positions of the Group, unless otherwise stated, and include the attributable share of the results and reserves of its jointly controlled entities and associates. For regulatory reporting, the bases of consolidation are set out in notes 1, 2, 3 and 7 of the supplementary financial information of these interim financial disclosure statements.

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Notes to the Unaudited Interim Financial Disclosure Statements

3 利息收入

3 Interest income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Balances and placements with and loans and		
同業存放及貸款	advances to banks	610,743	626,686
債務證券	Debt securities	997,001	754,083
客戶貸款	Advances to customers	2,083,444	2,076,044
其他	Others	6,584	44,307
		3,697,772	3,501,120

包括在利息收入內計有按攤銷成本列賬之金融資產之利息收入港幣 2,588,086,000 元(二〇二一年：港幣 2,474,407,000 元)、以公平價值誌入其他全面收益之金融資產之利息收入港幣 1,070,989,000 元(二〇二一年：港幣 922,638,000 元)及減值資產折扣轉回利息收入港幣 1,747,000 元(二〇二一年：港幣 3,044,000 元)。

Included in interest income are interest income from financial assets at amortised cost of HK\$2,588,086,000 (2021: HK\$2,474,407,000), interest income from financial assets at fair value through other comprehensive income of HK\$1,070,989,000 (2021: HK\$922,638,000) and unwinding of discount on impaired assets of HK\$1,747,000 (2021: HK\$3,044,000).

4 利息支出

4 Interest expense

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
	Deposits and balances from banks and		
同業存款及客戶存款	deposits from customers	1,373,142	1,287,252
發行之存款證	Certificates of deposit issued	605	33,988
發行之後償債項	Subordinated debts issued	58,952	58,444
租賃負債	Lease liabilities	3,745	4,061
其他	Others	26,116	67,565
		1,462,560	1,451,310

包括在利息支出內計有未以公平價值誌入損益賬之金融負債之利息支出港幣 1,449,158,000 元(二〇二一年：港幣 1,402,642,000 元)。

Included in interest expense is interest expense on financial liabilities that are not at fair value through profit or loss of HK\$1,449,158,000 (2021: HK\$1,402,642,000).

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Notes to the Unaudited Interim Financial Disclosure Statements

5 服務費及佣金淨收入

5 Net fees and commission income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
服務費及佣金收入	Fees and commission income		
	Securities brokerage and investment services	258,065	413,678
證券經紀及投資服務			
	Credit cards	45,286	52,976
信用卡業務			
	Credit related	208,630	204,481
信貸業務			
	Trade finance	49,371	69,897
貿易融資			
	Other retail banking services	13,728	14,845
其他零售銀行業務			
	Other fee income	59,781	64,304
其他服務費收入			
		634,861	820,181
服務費及佣金支出	Fees and commission expense		
	Credit cards	(38,516)	(43,715)
信用卡業務			
	Securities brokerage and investment services	(27,897)	(62,225)
證券經紀及投資服務			
	Other fee expenses	(11,864)	(17,559)
其他服務費支出			
		(78,277)	(123,499)
服務費及佣金淨收入	Net fees and commission income	556,584	696,682
其中：	Of which:		
	Net fees and commission income, other than amounts included in determining the effective interest rate, arising from financial assets or financial liabilities that are not at fair value through profit or loss		
由非以公平價值誌入損益賬之金融資產或負債所產生之服務費及佣金淨收入(不包括用作計算實際利率之金額)			
- 服務費及佣金收入	- fees and commission income	263,781	279,798
- 服務費及佣金支出	- fees and commission expense	(35,267)	(40,940)
	Net fees and commission income on trust and other fiduciary activities where the Group holds or invests on behalf of its customers		
本集團代表客戶持有或投資之託管或其他受託業務所產生之服務費及佣金淨收入			
- 服務費及佣金收入	- fees and commission income	18,833	17,679
- 服務費及佣金支出	- fees and commission expense	(1,350)	(1,355)

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Notes to the Unaudited Interim Financial Disclosure Statements

6 保險營業收入及保險索償準備 6 Insurance operating income and charge for insurance claims

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
保險營業收入	Insurance operating income		
總額	Gross		
承保費總額	Gross insurance premium written	517,607	481,351
未期滿保費準備之改變	Change in unearned premium provision	(77,241)	(89,197)
已發行之保險合約所產生之保費收入	Premium revenue arising from insurance contracts issued	440,366	392,154
再投保	Reinsurance		
分出之再投保費	Reinsurance premium outward	(93,419)	(87,102)
未期滿保費準備之改變	Change in unearned premium provision	14,051	19,036
已發行之保險合約之保費收入轉予再投保人	Premium revenue ceded to reinsurers arising from insurance contracts issued	(79,368)	(68,066)
保險費淨收入	Net premium earned	360,998	324,088
佣金收入	Commission income	209,704	153,128
其他收入	Other income	1,711	468
佣金支出	Commission expenses	(54,047)	(51,938)
		518,366	425,746
保險索償準備 (註釋)	Charge for insurance claims (Note)		
總額	Gross		
已承付索償	Gross claims paid	(152,343)	(148,741)
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, incurred but not reported ("IBNR") and other insurance provision	(78,367)	(33,831)
		(230,710)	(182,572)
再投保	Reinsurance		
收回再投保之索償	Claims recovered from reinsurers	18,275	13,788
已呈報之索償、已發生但未呈報之索償及其他保險準備之改變	Change in reported claims, IBNR and other insurance provision	4,494	(14,465)
		22,769	(677)
淨保險索償	Net insurance claims	(207,941)	(183,249)
保險營業淨收入	Net insurance operating income	310,425	242,497

註釋：保險索償準備乃本集團之保險業務所承擔之賠償淨額及其有關索賠的開支。

Note: Charge for insurance claims represents net claims incurred on the Group's insurance business and the related claims settlement expenses.

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Notes to the Unaudited Interim Financial Disclosure Statements

7 淨交易收益

7 Net trading gain

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
規定以公平價值誌入損益賬之金融工具淨虧損	Net loss arising from financial instruments mandatorily measured at fair value through profit or loss	(43,667)	(19,613)
指定以公平價值誌入損益賬之金融工具淨(虧損)/收益	Net (loss)/gain arising from financial instruments designated at fair value through profit or loss	(1,657)	18,613
衍生金融工具淨收益	Net gain arising from derivative financial instruments	29,375	11,042
外匯買賣淨收益	Net gain from foreign exchange trading	52,349	54,949
		36,400	64,991

8 其他營業收入

8 Other operating income

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
股息收入	Dividend income		
- 上市股權證券	- Listed equity securities	17,468	12,117
- 非上市股權證券	- Unlisted equity securities	92,761	74,096
投資物業之租金收入減除直接開支 港幣 12,731,000 元 (二〇二一年：港幣 12,915,000 元)	Rental income from investment properties less direct outgoings of HK\$12,731,000 (2021: HK\$12,915,000)	30,806	40,274
保管箱租金淨收益	Net rental income on safe deposit boxes	17,362	17,607
出售按攤銷成本列賬之金融資產之 淨收益 (註釋)	Net gain on disposal of financial assets at amortised cost (Note)	198	1,605
其他	Others	6,302	7,558
		164,897	153,257

註釋：本集團於期內出售部份按攤銷成本列賬之金融資產，主要為風險監控手段。

Note: During the period, the Group sold some of the financial assets at amortised cost mainly as risk monitoring and control measures.

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9 營業支出

9 Operating expenses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
人事費用	Staff costs		
- 薪金及其他人事費用	- Salaries and other costs	648,425	611,569
- 退休福利支出	- Retirement benefit costs	34,451	42,218
房產及設備支出，不包括折舊	Premises and equipment expenses, excluding depreciation		
- 短期租約租金	- Rental of short-term leases	3,255	447
- 其他	- Others	62,673	65,183
折舊	Depreciation		
- 其他物業及設備 (註釋 18)	- Other properties and equipment (Note 18)	138,381	148,019
- 租賃土地	- Leasehold land	1,877	1,877
廣告及業務推廣	Advertising and business promotion	3,322	4,712
電子數據處理	Electronic data processing	46,847	36,593
郵遞及通訊	Postage and communications	33,680	36,911
文具及印刷	Printing and stationery	4,588	4,225
核數師酬金	Auditors' remuneration	1,428	2,762
水電費	Water and electricity	10,635	8,835
法律及專業費用	Legal and professional fee	91,635	69,742
營業、代繳稅金及附加費	Business, withholding tax and surcharges	6,571	16,897
保險費	Insurance	14,012	11,496
證券相關費用	Securities related expenses	4,596	4,296
其他	Others	75,908	67,005
		1,182,284	1,132,787

10 減值損失

10 Impairment losses

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
減值(回撥)/損失：	Impairment (written back)/losses on:		
- 同業存放及貸款	- Balances and placements with and loans and advances to banks		
- 按攤銷成本列賬	- at amortised cost	(2,441)	6,050
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	270	134
- 債務證券	- Debt securities		
- 按攤銷成本列賬	- at amortised cost	2,589	(11,353)
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	615	36,685
- 貸款及其他賬項	- Advances and other accounts		
- 按攤銷成本列賬	- at amortised cost	251,945	28,411
- 以公平價值誌入其他全面收益	- at fair value through other comprehensive income	(4,752)	8,186
- 貸款承諾及金融擔保合約	- Loan commitments and financial guarantee contracts	11,341	8,507
於收益表淨撥備	Net charge to income statement	259,567	76,620

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11 所得稅

11 Income tax

於綜合收益表支銷之稅項如下：

Taxation charged in the consolidated income statement represents:

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
本期稅項：	Current taxation:		
- 香港利得稅	- Hong Kong profits tax	236,335	267,740
- 海外稅項	- Overseas taxation	109,480	78,440
遞延稅項：	Deferred taxation:		
	- Relating to the origination and reversal of temporary differences		
- 有關短暫差額之產生及轉回		(45,105)	(19,449)
		300,710	326,731

香港利得稅已按本期估計應評稅溢利以稅率16.5% (二〇二一年：16.5%) 計算。海外稅項已按本期估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

The provision for Hong Kong profits tax for the period is calculated at 16.5% (2021: 16.5%) of the estimated assessable profits for the period. Taxation on overseas profits has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

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12 庫存現金、同業存放及貸款 12 Cash, balances and placements with and loans and advances to banks

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
庫存現金	Cash	446,197	734,881
存放同業	Balances with banks	18,583,658	19,813,162
存放中央銀行	Balances with central banks	4,377,403	12,041,514
同業定期存放	Placements with banks		
- 於一個月內到期	- maturing within one month	18,385,231	18,975,254
- 於一至十二個月內到期	- maturing between one and twelve months	11,472,826	12,585,256
		29,858,057	31,560,510
同業貸款	Gross loans and advances to banks	3,964,151	3,830,328
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(9,369)	(11,810)
		57,220,097	67,968,585
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
同業貸款	Gross loans and advances to banks	9,391,305	2,335,345
		9,391,305	2,335,345
		66,611,402	70,303,930

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13 衍生金融工具

13 Derivative financial instruments

下列為各項重大衍生金融工具之未經雙邊淨額結算安排之名義或合約金額、公平價值及信貸風險比重金額：

The following is a summary of the notional or contractual amounts, fair values and credit risk weighted amounts of each significant type of derivatives, without taking into account the effects of bilateral netting arrangements:

		名義/ 合約金額 Notional/ contractual amount 30/6/2022 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 30/6/2022 港幣千元 HK\$'000		名義/ 合約金額 Notional/ contractual amount 31/12/2021 港幣千元 HK\$'000	公平價值 Fair values 資產 Assets 31/12/2021 港幣千元 HK\$'000		負債 Liabilities 30/6/2022 港幣千元 HK\$'000	負債 Liabilities 31/12/2021 港幣千元 HK\$'000
外匯合約	Exchange rate contracts								
遠期合約	Forward contracts	23,390,909	150,605	131,720	22,434,456	352,829	341,134		
貨幣掉期	Currency swaps	33,941,686	361,486	215,919	31,697,033	147,515	151,288		
沽出期權	Options written	236,749	-	1,663	309,494	-	2,789		
購入期權	Options purchased	329,244	2,872	-	358,852	2,788	-		
		57,898,588	514,963	349,302	54,799,835	503,132	495,211		
利率合約	Interest rate contracts								
利率掉期	Interest rate swaps	1,174,510	5,902	1,715	2,985,476	-	18,943		
股權合約	Equity contracts								
沽出期權	Options written	123,553	-	4,643	97,351	-	228		
購入期權	Options purchased	123,553	4,650	-	97,351	228	-		
		247,106	4,650	4,643	194,702	228	228		
		59,320,204	525,515	355,660	57,980,013	503,360	514,382		

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。由於市場利率、匯率或股權價格波動，衍生工具可能形成有利(資產)或不利(負債)。衍生金融資產及負債之公平價值總額可隨時有重大的波動。

The contractual amounts of these instruments indicate the volume of transactions outstanding as at the end of the reporting period and they do not represent amounts at risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity prices relative to their terms. The aggregate fair values of derivative financial assets and liabilities can fluctuate significantly from time to time.

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13 衍生金融工具 (續)

13 Derivative financial instruments (Continued)

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
信貸風險比重金額	Credit risk weighted amount		
外匯合約	- Exchange rate contracts	704,860	584,787
利率合約	- Interest rate contracts	2,923	716
股權合約	- Equity contracts	12,642	2,299
		720,425	587,802

信貸風險比重金額是根據香港《銀行業(資本)規則》而計算，此等金額亦須視乎交易對手之現況及該等金融工具之到期特點而計算。所採用之風險比重為0%至150%。

Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules. The amount depends on the status of the counterparties and the maturity characteristics of the instruments. The risk weights used range from 0% to 150%.

14 以公平價值誌入損益賬之
金融資產

14 Financial assets at fair value through profit or loss

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
規定以公平價值誌入損益賬之 金融資產	Financial assets mandatorily measured at fair value through profit or loss		
- 債務證券	- Debt securities	1,860,197	1,230,951
- 股權證券	- Equity securities	487,541	339,498
- 股權投資基金	- Equity investment fund	249,563	297,679
		2,597,301	1,868,128
指定以公平價值誌入損益賬之 金融資產	Financial assets designated at fair value through profit or loss		
- 債務證券	- Debt securities	-	707,313
		2,597,301	2,575,441

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15 證券投資

15 Investments in securities

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
以公平價值誌入其他全面收益之 金融投資	Financial investments at fair value through other comprehensive income		
- 債務證券	- Debt securities	101,476,574	100,753,629
- 股權證券	- Equity securities	2,772,081	1,198,408
		104,248,655	101,952,037
按攤銷成本列賬之金融投資	Financial investments at amortised cost		
債務證券	Debt securities	8,085,652	1,081,929
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(4,999)	(4,023)
- 第二階段	- Stage 2	(667)	-
- 第三階段	- Stage 3	(152,979)	(152,033)
		7,927,007	925,873
		112,175,662	102,877,910

16 貸款及其他賬項

16 Advances and other accounts

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
按攤銷成本列賬	At amortised cost		
客戶貸款	Advances to customers	196,500,753	193,643,499
商業票據	Trade bills	592,494	263,322
應計利息	Accrued interest	1,217,155	1,394,807
其他賬項	Other accounts		
- 應收保費	- Insurance premium receivable	277,958	165,478
- 於再投保人收回	- Recoverable from reinsurers	335,627	317,082
- 應收及其他賬項	- Accounts and other receivable	2,813,989	3,214,342
		3,427,574	3,696,902
減值準備	Impairment allowances		
- 第一階段	- Stage 1	(395,288)	(406,960)
- 第二階段	- Stage 2	(515,796)	(171,786)
- 第三階段	- Stage 3	(1,069,113)	(1,144,600)
		(1,980,197)	(1,723,346)
		199,757,779	197,275,184
以公平價值誌入其他全面收益	At fair value through other comprehensive income		
客戶貸款	Advances to customers	-	356,349
商業票據	Trade bills	6,032,468	10,149,390
		6,032,468	10,505,739
		205,790,247	207,780,923

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17 投資物業

17 Investment properties

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
於期初/年初	At the beginning of the period/year	2,695,310	2,832,290
房產與投資物業重分類	Net reclassification between premises and investment properties	10,900	(51,300)
重估公平價值虧損	Fair value losses on revaluation	(14,980)	(85,680)
於期末/年末 (經專業估值列賬)	At the end of the period/year (professional valuation)	2,691,230	2,695,310

所有投資物業於二〇二二年六月三十日之估值，以投資估值方法將淨租金收入資本化釐定。是次重估經由獨立測量公司韋堅信測量師行有限公司進行，其僱員具香港測量師學會會士資歷及對估值物業的所在地點及類別有近期估值經驗。

All investment properties were revalued as at 30 June 2022 by capitalising the net rental income using the Investment Method of Valuation. The valuations were carried out by an independent firm of surveyors, A.G. Wilkinson & Associates (Surveyors) Limited, who have among their staff Fellows of the Hong Kong Institute of Surveyors with recent experience in the location and category of property being valued.

18 其他物業及設備

18 Other properties and equipment

		使用權資產 Right of use assets				合計 Total 港幣千元 HK\$'000
		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二二年一月一日	At 1 January 2022	1,128,411	2,254,556	457,351	446	3,840,764
匯兌差額	Exchange difference	213	(3,169)	(3,339)	3	(6,292)
租賃修訂	Lease modifications	-	-	(2,020)	-	(2,020)
增置	Additions	-	34,902	31,714	-	66,616
出售	Disposals	-	(1,643)	(46,847)	-	(48,490)
房產與投資物業重分類	Net reclassification between premises and investment and properties	(10,900)	-	-	-	(10,900)
房產重估盈餘轉入投資物業	Revaluation surplus on premises transferred to investment properties	8,242	-	-	-	8,242
減：累計折舊抵銷重估值	Less: elimination of accumulated depreciation on revaluation	(2,781)	-	-	-	(2,781)
於二〇二二年六月三十日	At 30 June 2022	1,123,185	2,284,646	436,859	449	3,845,139
累積折舊	Accumulated depreciation					
於二〇二二年一月一日	At 1 January 2022	307,558	1,684,317	211,188	231	2,203,294
匯兌差額	Exchange difference	85	(2,430)	(4,518)	2	(6,861)
本期折舊 (註釋 9)	Charge for the period (Note 9)	14,316	67,981	56,012	72	138,381
出售回撥	Written back on disposal	-	(1,590)	(46,847)	-	(48,437)
重估後撇除	Elimination on revaluation	(2,781)	-	-	-	(2,781)
於二〇二二年六月三十日	At 30 June 2022	319,178	1,748,278	215,835	305	2,283,596
賬面淨值	Net book value					
於二〇二二年六月三十日	At 30 June 2022	804,007	536,368	221,024	144	1,561,543

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18 其他物業及設備 (續)

18 Other properties and equipment (Continued)

		房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	使用權資產 Right of use assets		合計 Total 港幣千元 HK\$'000
				房產 Premises 港幣千元 HK\$'000	傢俬及設備 Furniture and equipment 港幣千元 HK\$'000	
成本	Cost					
於二〇二一年一月一日	At 1 January 2021	1,078,569	2,150,000	437,873	444	3,666,886
匯兌差額	Exchange difference	196	2,125	3,858	2	6,181
租賃修訂	Lease modifications	-	-	(3,239)	-	(3,239)
增置	Additions	-	120,610	106,056	-	226,666
出售	Disposals	(1,654)	(18,179)	(87,197)	-	(107,030)
	Net reclassification between premises and investment properties					
房產與投資物業重分類		51,300	-	-	-	51,300
於二〇二一年十二月三十一日	At 31 December 2021	1,128,411	2,254,556	457,351	446	3,840,764
累積折舊	Accumulated depreciation					
於二〇二一年一月一日	At 1 January 2021	284,035	1,533,629	180,763	86	1,998,513
匯兌差額	Exchange difference	72	1,604	1,775	13	3,464
本年度折舊	Charge for the year	24,232	165,601	115,847	132	305,812
出售回撥	Written back on disposal	(781)	(16,517)	(87,197)	-	(104,495)
於二〇二一年十二月三十一日	At 31 December 2021	307,558	1,684,317	211,188	231	2,203,294
賬面淨值	Net book value					
於二〇二一年十二月三十一日	At 31 December 2021	820,853	570,239	246,163	215	1,637,470

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19 客戶存款

19 Deposits from customers

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	48,837,447	49,349,558
儲蓄存款	Savings deposits	91,039,451	117,952,231
定期存款及通知存款	Time, call and notice deposits	152,494,283	125,758,929
		292,371,181	293,060,718

20 資本工具

20 Capital instruments

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
發行之後償債項	Subordinated debts issued		
美元 400,000,000 元按攤銷成本 列賬的定息後償票據 (註釋 a)	US\$400,000,000 subordinated fixed rate notes, measured at amortised cost (Note a)	3,135,214	3,115,586
		3,135,214	3,115,586
額外權益工具	Additional equity instruments		
美元 170,000,000 元永續型 非累積後償資本證券 (註釋 b)	US\$170,000,000 undated non-cumulative subordinated capital securities (Note b)	-	1,321,240
美元 400,000,000 元永續型 非累積後償資本證券 (註釋 c)	US\$400,000,000 undated non-cumulative subordinated capital securities (Note c)	3,126,740	3,126,740
美元 260,000,000 元永續型 非累積後償資本證券 (註釋 d)	US\$260,000,000 undated non-cumulative subordinated capital securities (Note d)	2,023,781	2,023,781
人民幣 1,000,000,000 元永續型 非累積後償資本證券 (註釋 e)	RMB1,000,000,000 undated non-cumulative subordinated capital securities (Note e)	1,102,812	1,102,812
美元 200,000,000 元永續型 非累積後償資本證券 (註釋 f)	US\$200,000,000 undated non-cumulative subordinated capital securities (Note f)	1,562,649	-
		7,815,982	7,574,573

註釋:(a) 此美元 400,000,000 元定息後償票據於二〇一七年十一月二十二日發行，並被界定為本集團之附加資本。此票據將於二〇二七年十一月二十二日到期。選擇性贖還日為二〇二二年十一月二十二日。由發行日至選擇性贖還日之首五年，此票據的利息按年利率 3.75% 計算，按半年度支付。其後，倘票據未在選擇性贖還日贖回，往後的利息會重訂為當日的美國五年期國庫債券息率加 175 點子。此票據之本金將於導致無法繼續經營事件發生時撇銷。

Note: (a) This represents US\$400,000,000 subordinated fixed rate notes qualifying as supplementary capital of the Group issued on 22 November 2017. The notes will mature on 22 November 2027 with an optional redemption date falling on 22 November 2022. Interest at 3.75% per annum is payable on a semi-annual basis for the first 5 years from the date of issue to the optional redemption date. Thereafter, if the notes are not redeemed, the interest rate will reset and the notes will bear interest at 5 year US Treasury Rate on that date plus 175 basis points. The principal of the notes will be written down if a non-viability event occurs.

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20 資本工具 (續)

- (b) 此美元170,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一七年四月二十七日發行，首個提前回購日為二〇二二年四月二十八日。由發行日至首個提前回購日之首五年，此證券的年息率為5.20%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.13%重新釐訂。此資本證券已於二〇二二年四月二十八日贖回。
- (c) 此美元400,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年一月二十四日發行，首個提前回購日為二〇二四年一月二十四日。由發行日至首個提前回購日之首五年，此證券的年息率為6.50%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.948%重新釐訂。
- (d) 此美元260,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇一九年十二月二十七日發行予本行之控股公司，首個提前回購日為二〇二四年十二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為5.23%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加3.50%重新釐訂。
- (e) 此人民幣1,000,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二〇年二月二十七日發行予本行之控股公司，首個提前回購日為二〇二五年二月二十七日。由發行日至首個提前回購日之首五年，此證券的年息率為4.78%。其後，若屆時未行使回購權，息率將每5年按當時五年期中國國債息率加2.12%重新釐訂。
- (f) 此美元200,000,000元永續型非累積後償資本證券被界定為本集團之額外一級資本。此證券於二〇二二年三月二十三日發行予本行之控股公司，首個提前回購日為二〇二七年三月二十三日。由發行日至首個提前回購日之首五年，此證券的年息率為3.34%。其後，若屆時未行使回購權，息率將每5年按當時美國五年期國庫債券息率加1.49%重新釐訂。

額外權益工具之本金將於導致無法繼續經營事件發生時撇銷。票息每半年支付，而本行有權自行決定取消票息支付。已取消之票息不會累積。

20 Capital instruments (Continued)

- (b) This represents US\$170,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 27 April 2017 with the first call date falling on 28 April 2022. Distribution rate for the securities is set at 5.20% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.13% per annum if the capital securities are not called. The capital securities were redeemed on 28 April 2022.
- (c) This represents US\$400,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued on 24 January 2019 with the first call date falling on 24 January 2024. Distribution rate for the securities is set at 6.50% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.948% per annum if the capital securities are not called.
- (d) This represents US\$260,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 December 2019 with the first call date falling on 27 December 2024. Distribution rate for the securities is set at 5.23% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 3.50% per annum if the capital securities are not called.
- (e) This represents RMB1,000,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 27 February 2020 with the first call date falling on 27 February 2025. Distribution rate for the securities is set at 4.78% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing rate of five-year Chinese government notes plus 2.12% per annum if the capital securities are not called.
- (f) This represents US\$200,000,000 undated non-cumulative subordinated capital securities qualifying as additional Tier 1 capital of the Group. The securities were issued to the Bank's holding company on 23 March 2022 with the first call date falling on 23 March 2027. Distribution rate for the securities is set at 3.34% per annum for the first 5 years from the date of issue to the first call date. Distribution rate will be reset thereafter every 5 years at the then prevailing 5 year U.S. Treasury Rate plus 1.49% per annum if the capital securities are not called.

The principal of the additional equity instruments will be written down if a non-viability event occurs. Distribution is payable semi-annually, and may be cancelled at the sole discretion of the Bank. Cancelled distribution is not cumulative.

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21 其他賬項及預提

21 Other accounts and accruals

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
應付利息	Interest payable	701,797	825,473
保費負債	Insurance liabilities	2,669,263	2,514,746
租賃負債	Lease liabilities	254,666	277,691
應付及其他賬項	Accounts and other payable	4,253,963	4,938,530
		7,879,689	8,556,440
	Impairment allowances on loan commitments and financial guarantee contracts		
貸款承諾及金融擔保合約減值準備			
- 第一階段	- Stage 1	9,423	41,434
- 第二階段	- Stage 2	52,187	8,538
- 第三階段	- Stage 3	1,238	1,535
		62,848	51,507
		7,942,537	8,607,947

22 股本

22 Share capital

		30/6/2022		31/12/2021	
		股數 No. of shares	港幣千元 HK\$'000	股數 No. of shares	港幣千元 HK\$'000
已發行及已繳足股本：	Issued and fully paid:				
普通股	Ordinary shares	232,190,115	1,160,951	232,190,115	1,160,951

普通股持有人有權收取不時宣派之股息，亦有權於本行之會議上以每股一票的方式投票。所有普通股對本行之剩餘淨資產享有同等地位。

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

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23 儲備

23 Reserves

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二二年一月一日	At 1 January 2022	57,500	586,167	(6,946)	1,081,103	41,968,765	43,686,589
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(1,279,704)	-	-	(1,279,704)
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(117,902)	-	-	(117,902)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	(3,867)	-	-	(3,867)
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(159,116)	-	-	(159,116)
- 於出售時轉入保留溢 利	- Transfer to retained earnings on disposal	-	-	(738)	-	738	-
應佔聯營公司儲備	Share of associates' reserves	-	52	(51,257)	-	-	(51,205)
應佔共同控制實體儲備	Share of jointly controlled entities' reserves	-	-	272	18	(18)	272
期內溢利	Profit for the period	-	-	-	-	1,705,893	1,705,893
轉入應變儲備	Transfer to contingency reserve	-	-	-	219	(219)	-
匯兌差額	Exchange difference	-	-	-	(289,609)	-	(289,609)
重估房產之盈餘	Surplus on revaluation of bank premises	-	8,242	-	-	-	8,242
界定福利計劃之精算虧損	Actuarial losses on defined benefit scheme	-	-	-	-	(2,855)	(2,855)
其他全面收益項目對遞延 稅項之影響	Effect of deferred taxation on other comprehensive income items	-	-	230,451	-	471	230,922
贖回額外權益工具	Redemption of additional equity instruments	-	-	-	-	(14,450)	(14,450)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(220,018)	(220,018)
於二〇二二年六月三十日	At 30 June 2022	57,500	594,461	(1,388,807)	791,731	43,438,307	43,493,192

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23 儲備 (續)

23 Reserves (Continued)

		資本儲備 Capital reserve 港幣千元 HK\$'000	重估 房產儲備 Bank premises revaluation reserve 港幣千元 HK\$'000	重估 金融資產 儲備 Financial asset revaluation reserve 港幣千元 HK\$'000	其他儲備 Other reserves 港幣千元 HK\$'000	保留溢利 Retained earnings 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
於二〇二一年一月一日	At 1 January 2021	57,500	582,787	1,814	1,043,502	39,277,382	40,962,985
	Financial assets at fair value						
以公平價值誌入其他全面 收益之金融資產	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	174,773	-	-	174,773
- 於出售時轉入收益表	- Transfer to income statement on disposal	-	-	(148,770)	-	-	(148,770)
- 於減值時轉入收益表	- Transfer to income statement on impairment	-	-	55,702	-	-	55,702
	Equity securities at fair value						
以公平價值誌入其他全面 收益之股權證券	through other comprehensive income						
- 公平價值改變	- Changes in fair value	-	-	(68,138)	-	-	(68,138)
- 於出售時轉入保留溢 利	- Transfer to retained earnings on disposal	-	-	1,373	-	(1,373)	-
應佔聯營公司儲備	Share of associates' reserves	-	3,380	(9,136)	(79,070)	79,070	(5,756)
	Share of jointly controlled entities' reserves						
應佔共同控制實體儲備	reserves	-	-	(272)	205	(205)	(272)
是年度溢利	Profit for the year	-	-	-	-	3,031,505	3,031,505
轉入應變儲備	Transfer to contingency reserve	-	-	-	234	(234)	-
匯兌差額	Exchange difference	-	-	-	116,232	-	116,232
界定福利計劃之精算收益	Actuarial gains on defined benefit scheme	-	-	-	-	21,523	21,523
	Effect of deferred taxation on other comprehensive income items						
其他全面收益項目對遞延 稅項之影響	items	-	-	(14,292)	-	(3,551)	(17,843)
額外權益工具分配	Distribution for additional equity instruments	-	-	-	-	(435,352)	(435,352)
於二〇二一年 十二月三十一日	At 31 December 2021	57,500	586,167	(6,946)	1,081,103	41,968,765	43,686,589

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23 儲備 (續)

- (a) 本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本行時所成立。
- (b) 重估房產儲備乃根據物業重估之會計政策而成立。
- (c) 重估金融資產儲備乃以公平價值誌入其他全面收益之金融資產在出售或減值前之公平價值變動之累計淨差額並根據金融資產重估之會計政策確認。
- (d) 本集團的其他儲備包括普通儲備、匯兌儲備、應變儲備及法定盈餘儲備。

普通儲備是往年度從保留溢利轉撥之金額。

匯兌儲備是因折算海外機構的財務報表產生的匯兌差額。

應變儲備代表按照由保險業監管局頒佈之按揭擔保保險業務儲備金指引以應付經濟嚴重逆轉時累積的風險而建立之儲備。

法定盈餘儲備的款項是以本行於中華人民共和國成立之聯營公司之經審計後淨利潤的 10% 列賬，直至盈餘儲備之累計額相等於其註冊股本的 50%。盈餘儲備經股東批准後可用於彌補累計虧損或轉化為實收股本。

- (e) 本集團已於二〇二二年六月三十日之保留溢利中保留港幣 333,779,000 元 (二〇二一年十二月三十一日：港幣 605,363,000 元) 作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

23 Reserves (Continued)

- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies adopted for revaluation of properties.
- (c) Financial asset revaluation reserve comprises the cumulative net change in the fair value of financial assets at fair value through other comprehensive income until the financial assets are derecognised or impaired and is dealt with in accordance with the accounting policies adopted for revaluation of financial assets.
- (d) The Group's other reserves comprise general reserve, exchange reserve, contingency reserve and statutory surplus reserve.

General reserve comprises previous years' transfers from retained earnings.

Exchange reserve comprises all foreign exchange differences arising from the translation of financial statements of overseas operations.

Contingency reserve represents a reserve established for contingency of accumulation of risks in times of severe economic downturn in accordance with Guideline on Reserving for Mortgage Guarantee Business issued by the Insurance Authority.

Statutory surplus reserve is provided at 10% of the audited profit after tax of an associate of the Bank which is incorporated in the People's Republic of China, until the reserve balance is equal to 50% of its registered share capital. Surplus reserve can be used to offset accumulated losses or capitalised as paid-up capital with the approval of shareholders.

- (e) At 30 June 2022, included in retained earnings is an amount of HK\$333,779,000 (31 December 2021: HK\$605,363,000) which was earmarked as regulatory reserve. 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 Hong Kong Monetary Authority.

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24 或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

24 Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments, and the aggregate credit risk weighted amounts:

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
直接信貸替代品	Direct credit substitutes	312,934	1,237,904
交易項目有關之或有債務	Transaction-related contingencies	1,893,192	1,976,030
商業項目有關之或有債務	Trade-related contingencies	1,345,173	1,677,057
遠期預約放款	Forward forward deposit placed	392,255	-
可以無條件取消之其他承擔	Other commitments which are unconditionally cancellable	27,766,845	23,319,426
原本期為一年或以下之其他承擔	Other commitments with an original maturity of one year or less	4,088,236	4,963,521
原本期為一年以上之其他承擔	Other commitments with an original maturity of over one year	11,683,279	12,542,119
		47,481,914	45,716,057
信貸風險比重金額	Credit risk weighted amount	6,999,519	8,518,512

用以計算信貸風險比重金額之風險比重為 0% 至 150%。

The risk weights used in the computation of credit risk weighted amounts range from 0% to 150%.

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25 綜合現金流量表註釋

25 Notes to consolidated cash flow statement

(a) 除稅前溢利與營業活動之現金
流入淨額對賬表

(a) Reconciliation of profit before taxation to cash generated from operations

		截至六月三十日止六個月 Six months ended 30 June	
		二〇二二 2022	二〇二一 2021
		港幣千元 HK\$'000	港幣千元 HK\$'000
除稅前溢利	Profit before taxation	2,002,034	2,492,219
調整項目：	Adjustments for:		
應佔共同控制實體之淨溢利	Share of net profit of jointly controlled entities	(16,889)	(36,082)
應佔聯營公司之淨溢利	Share of net profit of associates	(20,609)	(497,924)
出售以公平價值誌入其他全面收益 之金融資產之淨(收益)/虧損	Net (gain)/loss on disposal of financial assets at fair value through other comprehensive income	(117,902)	319
贖回按攤銷成本列賬之金融工具之 淨虧損	Net loss on redemption of financial instruments at amortised cost	-	5,475
出售其他物業及設備之淨虧損	Net loss on disposal of other properties and equipment	53	753
投資物業之公平價值虧損	Fair value losses on investment properties	14,980	33,070
減值損失	Impairment losses	259,567	76,620
折舊	Depreciation	140,258	149,896
減值準備的折現值回撥	Unwinding of discount on impairment allowances	(1,747)	(3,044)
攤銷證券投資之折讓	Amortisation of discount on investment in securities	(33,759)	(57,867)
攤銷發行之存款證之折讓	Amortisation of discount on certificates of deposit issued	169	27,838
攤銷發行之後償債項之折讓	Amortisation of discount on subordinated debts issued	227	228
營運資金變動前之營業溢利	Operating profit before changes in working capital	2,226,382	2,191,501
營運資產減少/(增加)：	Decrease/(increase) in operating assets:		
同業定期存放及貸款 (三個月以後到期)	Placements with and loans and advances to banks maturing beyond three months	3,614,413	2,610,219
以公平價值誌入損益賬之 金融資產	Financial assets at fair value through profit or loss	(21,860)	944,437
貸款及其他賬項	Advances and other accounts	3,144,120	(10,635,341)
衍生金融工具資產	Derivative financial assets	(22,155)	624,022
營運負債(減少)/增加：	(Decrease)/increase in operating liabilities:		
衍生金融工具負債	Derivative financial liabilities	(158,722)	(238,609)
同業存款 (三個月以後到期)	Deposits and balances from banks maturing beyond three months	(5,757,237)	(2,355,453)
客戶存款	Deposits from customers	(689,537)	16,210,614
發行之存款證	Certificates of deposit issued	(106,355)	(5,560,396)
交易賬項下之負債	Trading liabilities	427,164	3,387
其他賬項及預提	Other accounts and accruals	(1,996,610)	2,030,836
營業活動之現金流入淨額	Cash generated from operations	659,603	5,825,217

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25 綜合現金流量表註釋 (續)

25 Notes to consolidated cash flow statement (Continued)

(b) 現金及等同現金項目之結餘分析

(b) Analysis of the balance of cash and cash equivalents

		30/06/2022 港幣千元 HK\$'000	30/06/2021 港幣千元 HK\$'000
庫存現金及存放同業	Cash and balances with banks	22,933,565	28,974,372
同業定期存放及貸款 (原到期日在三個月內)	Placements with and loans and advances to banks with original maturity within three months	34,966,931	29,530,751
持有存款證 (原到期日在三個月內)	Certificate of deposit held with original maturity within three months	133,360	463,977
國庫券 (原到期日在三個月內)	Treasury bills with original maturity within three months	-	1,794,999
同業存款 (原到期日在三個月內)	Deposits and balances from banks with original maturity within three months	(31,171,640)	(14,560,471)
		26,862,216	46,203,628

26 基準利率改革過渡

26 Interest rate benchmark reform transition

銀行同業拆借利率過渡

Interbank Offered Rate ("IBOR") transition

倫敦銀行同業拆借利率是現時被廣泛用於金融合約的參考利率，以五種貨幣：英鎊、美元、歐元、日圓和瑞士法郎發佈。

London Interbank Offered Rate ("LIBOR") is a widely used benchmark rate for a variety of financial contracts and is published in GBP (British Pound), USD (US Dollar), EUR (Euro), JPY (Japanese Yen) and CHF (Swiss Franc).

英國金融行為監管局在二〇一七年七月宣佈，於二〇二一年十二月三十一日後將不再要求銀行為倫敦銀行同業拆借利率提供報價。英國金融行為監管局隨後亦於二〇二一年三月五日宣佈，除隔夜、1、3、6 和 12 個月的美元倫敦銀行同業拆借利率將從二〇二三年六月三十日起停止使用外，其餘倫敦銀行同業拆借利率設置將從二〇二二年一月一日起停止使用。

In July 2017, the UK's Financial Conduct Authority ("FCA") declared that it will no longer compel banks to submit rates used for the calculation of LIBOR after 31 December 2021. On 5 March 2021, the FCA made an announcement that most of the LIBOR settings will be discontinued starting from 1 January 2022, with the exception of overnight, 1-, 3-, 6-, 12-months USD LIBOR which will cease on 30 June 2023.

因此，英國金融行為監管局和其他監管機構鼓勵銀行因應倫敦銀行同業拆借利率的終止作準備，並為此制定過渡到替代參考利率的方案。

As a result, FCA and other regulators have encouraged banks to prepare for the cessation of LIBOR and start transiting to alternative reference rates ("ARR").

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26 基準利率改革過渡 (續)

過渡準備

本集團一直密切關注倫敦銀行同業拆借利率過渡的最新市場發展以及監管工作組的更新。隨著更多交易以替代參考利率報價，預計倫敦銀行同業拆借利率敞口將逐步減少。為確保平穩過渡，本集團一直在提升系統運行能力，開展提供替代參考利率產品的必要工作，同時製定計劃開展存量合同的更新工作。詳細的計劃以及流程和程序已經到位，以支持整個過渡。

過渡風險

項目團隊正在密切管理和監控銀行同業拆借利率改革為本集團帶來的風險，這些風險包括但不限於以下內容：

- **行為風險** — 由需要為現有合同作出修改而與客戶和市場交易對手進行討論而產生的風險。
- **財務風險** — 由銀行同業拆借利率改革引起市場混亂而導致本集團及其客戶潛在財務損失的風險。
- **定價風險** — 因銀行同業拆借利率的流動性減少且替代參考利率缺乏流動性及不可觀察而產生的風險。
- **操作風險** — 因本集團資訊科技系統和流程的變化以及支付中斷而引起的風險。
- **會計風險** — 當金融工具過渡到替代參考利率時，可能會導致本集團對沖關係失敗，以及對非代表性收益表引起波動而產生的風險。

26 Interest rate benchmark reform transition (Continued)

Preparation for the transition

The Group has been constantly keeping track of the latest market developments on LIBOR transition as well as industry updates from regulatory working groups. As a result of more transactions referencing ARRAs, it is expected that LIBOR exposure will be reduced. To ensure a smooth transition from LIBOR to ARRAs, the Group has been enhancing the capabilities of system operation, developing necessary work to offer ARR products and formulating a plan to carry out contract negotiation work for legacy contracts. The detailed plan as well as the processes and procedures have been in place to support the transition.

Risks for the transition

IBOR reform exposes the Group to various risks, which the project team is managing and monitoring closely. These risks include but not limited to the following:

- **Conduct risk** arising from discussions with clients and market counterparties due to the amendments required for existing contracts.
- **Financial risk** to the Group and its clients due to market disruption caused by IBOR reform resulting in potential financial loss.
- **Pricing risk** arising from the potential lack of market information if the liquidity in IBOR reduces and ARRAs are illiquid and unobservable.
- **Operational risk** arising from the changes to the Group's IT systems and processes, as well as the risk of payments being disrupted.
- **Accounting risk** arising from the failure of the Group's hedging relationships and the volatility of unrepresentative income statement as financial instruments transit to ARRAs.

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26 基準利率改革過渡 (續)

緩解措施

- 本集團開展了關於銀行同業拆借利率過渡、客戶溝通和產品特點的持續培訓，以支持從倫敦銀行同業拆借利率到替代參考利率產品的開發和過渡。
- 本集團已制定計劃，以促進企業和客戶有序地過渡到替代參考利率產品。
- 本集團現正執行資訊科技系統的增強工作和操作變更，以過渡到可處理替代參考利率交易。
- 本集團已經達到了監管當局在提供替代參考利率產品、在新的倫敦銀行同業拆借利率合約中納入足夠的後備條款和於二〇二一年後停止發行新的倫敦銀行同業拆借利率合約方面而設定的監管里程碑。
- 本集團一直在實施必要的緩解控制措施，以評估和監控本集團面臨的各種風險。

下表列出本集團於二〇二二年六月三十日尚未過渡至替代參考利率的重大銀行同業拆借利率敞口。這些敞口將一直存在，直至銀行同業拆借利率於二〇二三年六月三十日停用而過渡。此表不包括將在銀行同業拆借利率終止前到期的銀行同業拆借利率敞口。

26 Interest rate benchmark reform transition (Continued)

Mitigating actions

- The Group has carried out continuing training on IBOR transition, client communication and product features to support the development and transition from LIBOR to ARR products.
- The Group has formulated a plan to facilitate the transition to ARRs for business and client in an orderly manner.
- The Group is in the process of executing the enhancement works for IT system and operational changes for the transition to handle ARR transactions.
- The Group has met the regulatory milestones set by the local authority regarding the offering of ARR products, incorporation of adequate fallback provisions in new LIBOR contracts and cessation of issuing new LIBOR contracts after 2021.
- The Group has been implementing necessary mitigating controls to assess and monitor the various risks that the Group exposed.

The table below shows the Group's exposures at 30 June 2022 to significant IBORs that have yet to transit to alternative reference rates. These exposures will remain outstanding until the IBOR ceases on 30 June 2023 and will therefore transit subsequently. The table excludes exposures to IBOR that will expire before the cessation of IBOR.

		非衍生金融資產*	非衍生金融負債*	衍生工具 名義/合約金額 Derivative notional/ contractual amount
		Non-derivative financial assets*	Non-derivative financial liabilities*	
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二二年六月三十日	At 30 June 2022			
美元倫敦銀行同業拆借利率	USD LIBOR	10,641,520	-	-
於二〇二一年十二月三十一日	At 31 December 2021			
美元倫敦銀行同業拆借利率	USD LIBOR	9,044,905	-	-

* 賬面總額。

* Gross carrying amount.

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監管披露連同本中期財務資料披露報表內之披露，已載列《銀行業(披露)規則》要求的所有披露。監管披露可於本行網頁(<http://www.cmbwinglungbank.com>)內瀏覽。

以下公佈之資料為未經審核之中期財務資料披露報表補充資料。

The Regulatory Disclosures, together with the disclosures in these interim financial disclosure statements, contain all the disclosures required by the Banking (Disclosure) Rules. The Regulatory Disclosures are available on the Bank's website at <http://www.cmbwinglungbank.com>.

The following information is unaudited and disclosed as part of the accompanying information to the interim financial disclosure statements.

1 資本充足比率

1 Capital adequacy ratio

30/6/2022 31/12/2021

資本比率	Capital ratios		
- 普通股權一級資本比率	- Common equity tier 1 capital ratio	14.4%	14.5%
- 一級資本比率	- Tier 1 capital ratio	17.3%	17.3%
- 總資本比率	- Total capital ratio	19.6%	19.6%

於二〇二二年六月三十日及二〇二一年十二月三十一日之資本比率乃根據香港金融管理局所發出的《銀行業(資本)規則》計算。

The capital ratios at 30 June 2022 and 31 December 2021 were compiled in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority ("HKMA").

根據《銀行業(資本)規則》，本集團選擇採納「標準方法」計算信貸風險及市場風險之風險比重資產，以及採用「基本指標方法」計算營運風險。

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

30/6/2022 31/12/2021

資本緩衝	Capital buffers		
- 防護緩衝資本比率	- Capital conservation buffer ratio	2.50%	2.50%
- 逆周期緩衝資本比率	- Countercyclical capital buffer ratio	0.60%	0.59%

逆周期緩衝資本比率補充資料可於本行網頁(<http://www.cmbwinglungbank.com>)內瀏覽。

The additional information of countercyclical capital buffer ratio is available on the Bank's website at <http://www.cmbwinglungbank.com>.

於二〇二二年六月三十日及二〇二一年十二月三十一日，所計算資本比率及槓桿比率之綜合基礎乃跟隨財務報表之綜合基礎，但撇除列於下列表格的若干附屬公司。

The basis of consolidation for calculation of the capital ratios and leverage ratio at 30 June 2022 and 31 December 2021 follows the basis of consolidation for financial reporting but excludes certain subsidiaries as set out in the following table.

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1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

附屬公司的總資產及權益總額如下：

The total assets and total equity of the subsidiaries are as follows:

名稱	Name	主要業務	Principal activities	30/6/2022		31/12/2021	
				總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000	總資產 港幣千元 HK\$'000	權益總額 港幣千元 HK\$'000
招商永隆保險有限公司**	CMB Wing Lung Insurance Company Limited**	保險業務	Insurance underwriting	4,300,215	1,590,676	4,098,200	1,543,796
招商永隆融資有限公司**	CMB Wing Lung Capital Limited**	財務諮詢服務	Financial consultancy services	7,500	7,485	7,603	7,572
招商永隆財務有限公司#	CMB Wing Lung Finance Limited#	提供財務服務	Provision of financial services	35,160	35,097	35,195	35,110
招商永隆資產管理有限公司#	CMB Wing Lung Asset Management Limited**	資產管理	Asset management	115,436	112,743	138,635	138,545
招商永隆信託有限公司**	CMB Wing Lung (Trustee) Limited**	信託業務	Trustee services	49,018	42,635	42,609	38,023
招商永隆保險顧問有限公司#	CMB Wing Lung Insurance Brokers Limited#	保險顧問	Insurance broking	658,863	638,186	596,040	587,885
招商永隆代理有限公司#	CMB Wing Lung Agency Limited#	保險代理	Insurance agency	199,150	154,090	193,959	149,012
招商永隆受託代管有限公司**	CMB Wing Lung (Nominees) Limited**	受託代管服務	Nominee services	10	10	10	10
招商永隆管業有限公司**	CMB Wing Lung Property Management Limited**	物業管理	Property management	5,465	(216)	4,454	(210)
康令有限公司**%	Hongnet Limited**%	投資業務	Investment holding	10	10	10	10
Wingspan Incorporated#	Wingspan Incorporated#	物業持有	Property holding	27,566	11,713	27,787	11,671
Wing Lung Opportunities Fund Limited*@	Wing Lung Opportunities Fund Limited*@	投資業務	Investment holding	310,353	305,003	281,883	276,431
Wing Lung Opportunities Master Fund Limited*@	Wing Lung Opportunities Master Fund Limited*@	投資業務	Investment holding	479,039	306,965	347,161	279,897
Wing Lung Growth Fund III Segregated Portfolio**	Wing Lung Growth Fund III Segregated Portfolio**	投資業務	Investment holding	27,679	2,484	27,859	2,967
Wing Lung Growth Fund V Segregated Portfolio*@	Wing Lung Growth Fund V Segregated Portfolio*@	投資業務	Investment holding	657,134	595,247	-	-
時永投資有限公司^	Sea Wing Investments Limited^	物業持有	Property holding	8,594	(1,560)	8,928	(1,215)

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1 資本充足比率 (續)

1 Capital adequacy ratio (Continued)

名稱	Name	主要業務	Principal activities	30/6/2022		31/12/2021	
				總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000	總資產 Total assets 港幣千元 HK\$'000	權益總額 Total equity 港幣千元 HK\$'000
招商永隆股權投資管理(深圳)有限公司 [^]	CMB Wing Lung Equity Investment Management (Shenzhen) Limited [^]	股權投資管理	Equity investment management	18,620	18,250	19,431	19,077
安碧有限公司 ^{**}	Antopex Limited ^{**}	信託業務	Trustee services	-	-	-	-
保亞有限公司 ^{**}	Bulleria Limited ^{**}	信託業務	Trustee services	-	-	-	-
錦嶺有限公司 ^{**}	Cameland Limited ^{**}	信託業務	Trustee services	-	-	-	-
德衛有限公司 ^{**}	Deeright Limited ^{**}	信託業務	Trustee services	-	-	-	-
億聯有限公司 ^{**}	Eaglearn Limited ^{**}	信託業務	Trustee services	-	-	-	-

* 為法定報表計算二〇二二年六月三十日及二〇二一年十二月三十一日之綜合資本比率，並不包括此等公司。

* Companies excluded in the computation of the consolidated capital ratios at 30 June 2022 and 31 December 2021 for regulatory reporting purposes.

由本行全資直接持有之附屬公司。

Wholly and directly held by the Bank.

^ 由本行全資間接持有之附屬公司。

^ Wholly and indirectly held by the Bank.

⊗ 於二〇二二年六月三十日，本行持有 Wing Lung Opportunities Fund Limited (「該基金」) 發行股數之 84.03% (二〇二一年十二月三十一日: 97.95%)，連同本行其中一間子公司持有的 14.21% (二〇二一年十二月三十一日: 無)，本集團合共持有該基金發行股數之 98.24% (二〇二一年十二月三十一日: 97.95%)。Wing Lung Opportunities Master Fund Limited 由該基金全資直接持有。

⊗ At 30 June 2022, the Bank directly holds 84.03% (31 December 2021: 97.95%) of the shares issued by Wing Lung Opportunities Fund Limited (the "Fund"), together with 14.21% (31 December 2021: nil) of the shares held by one of the Bank's subsidiaries, the Group holds 98.24% (31 December 2021: 97.95%) of the shares issued by the Fund. Wing Lung Opportunities Master Fund Limited is wholly and directly held by the Fund.

於二〇二二年六月三十日，本行持有 Wing Lung Growth Fund V Segregated Portfolio 發行股數之 64.44%。

At 30 June 2022, the Bank directly holds 64.44% of the shares issued by Wing Lung Growth Fund V Segregated Portfolio.

% 於二〇二〇年十二月開始進行清算。

% Liquidation process commenced in December 2020.

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2 槓桿比率

於二〇二二年六月三十日及二〇二一年十二月三十一日的槓桿比率乃按照香港金融管理局頒佈之《槓桿比率框架》計算。

2 Leverage ratio

The leverage ratio as at 30 June 2022 and 31 December 2021 were compiled in accordance with the Leverage Ratio Framework issued by the HKMA.

	30/6/2022	31/12/2021
槓桿比率	11.8%	11.8%

槓桿比率補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>) 內瀏覽。

The additional information of leverage ratio is available on the Bank's website at <http://www.cmbwinglungbank.com>.

3 流動資金狀況

3 Liquidity position

	30/6/2022	30/6/2021
平均流動性覆蓋比率	Average liquidity coverage ratio	
- 第一季	155.5%	174.3%
- 第二季	150.6%	188.7%
穩定資金淨額比率	Net stable funding ratio	
- 第一季	125.3%	130.7%
- 第二季	124.1%	133.5%

平均流動性覆蓋比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎及以該季度的每個工作日終結時的流動性覆蓋比率計算之簡單平均數。

The average liquidity coverage ratio is calculated as the arithmetic mean of the liquidity coverage ratio as at the end of each working day in the quarter on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

穩定資金淨額比率乃根據《銀行業(流動性)規則》第10(1)(b)條以非綜合基礎計算，並反映季末狀況。

The net stable funding ratio reflects the quarter end position and is calculated on an unconsolidated basis in accordance with rule 10(1)(b) of the Banking (Liquidity) Rules.

流動資金狀況補充資料可於本行網頁 (<http://www.cmbwinglungbank.com>) 內瀏覽。

The additional information of liquidity position is available on the Bank's website at <http://www.cmbwinglungbank.com>.

本集團已為管治、計量、監控流動性風險制定目標、架構和程序。本集團之流動性風險管理策略詳載於二〇二一年年報內。

Objective, framework and process are in place for governance, measurement and monitoring of the Group's liquidity risk. Details of the Group's liquidity risk management approach are set out in the 2021 Annual Report.

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4 貨幣集中

本集團所有外幣持倉盤中，美元及人民幣貨幣持倉佔淨盤總額的10%或以上，現以港幣等值列報如下：

4 Currency concentration

The US dollar and RMB net positions constitute 10% or more of the total net position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		美元 US dollar		人民幣 RMB	
		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000	30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
現貨資產	Spot assets	118,366,991	107,450,419	99,907,855	101,884,292
現貨負債	Spot liabilities	(99,019,833)	(102,254,240)	(89,906,794)	(96,667,522)
遠期買入	Forward purchases	19,121,512	25,624,967	11,347,787	15,901,952
遠期賣出	Forward sales	(31,949,520)	(26,053,434)	(19,385,745)	(16,480,130)
期權淨額	Net option position	(4,479)	(12,755)	(21,010)	756
長盤淨額	Net long position	6,514,671	4,754,957	1,942,093	4,639,348

期權持倉淨額是根據香港金融管理局於「外幣持倉」申報表所載之「得爾塔加權持倉」方式計算。

The net option position is calculated based on the delta-weighted position approach set out in the prudential return “Foreign Currency Position” issued by the HKMA.

本集團所有外幣結構性倉盤中，美元及人民幣貨幣結構性倉盤佔淨結構性倉盤總額的10%或以上，現以港幣等值列報如下：

The US dollar and RMB net structural positions constitute 10% or more of the total net structural position in all foreign currencies of the Group and are reported in Hong Kong dollar equivalent as follows:

		30/6/2022 港幣千元 HK\$'000	31/12/2021 港幣千元 HK\$'000
結構性倉盤淨額	Net structural position		
美元	US dollar	1,080,550	690,747
人民幣	RMB	5,075,053	5,086,036
		6,155,603	5,776,783

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5 分類資料

5 Segmental information

(a) 按行業分類之客戶貸款總額

(a) Gross advances to customers by industry sectors

		30/6/2022		31/12/2021	
		港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral	港幣千元 HK\$'000	抵押品佔 客戶貸款 之百分比 % of gross advances covered by collateral
在香港使用之貸款	Loans for use in Hong Kong				
工商金融	Industrial, commercial and financial				
物業發展	Property development	4,854,826	44.8	5,275,971	45.6
物業投資	Property investment	4,345,907	85.9	5,784,597	77.0
金融企業	Financial concerns	22,514,341	10.2	21,400,722	10.7
股票經紀	Stockbrokers	768,239	26.1	2,274,847	19.8
批發及零售業	Wholesale and retail trade	2,455,792	16.0	1,763,062	17.3
製造業	Manufacturing	425,604	8.2	440,316	8.1
運輸及運輸設備	Transport and transport equipment	1,070,874	1.3	389,301	3.7
娛樂活動	Recreational activities	294	100.0	352	100.0
資訊科技	Information technology	872,769	0.1	673,861	0.2
其他	Others	12,640,711	21.2	13,527,658	20.1
個人	Individuals				
購買「居者有其屋計劃」、「私人參建居屋計劃」與「租者置其屋計劃」或其各自的後繼計劃樓宇之貸款	Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	268,565	100.0	282,446	100.0
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	10,835,244	100.0	11,546,699	100.0
信用卡貸款	Credit card advances	121,231	-	142,213	-
其他	Others	36,041,905	97.7	38,850,012	97.5
貿易融資	Trade finance	2,518,884	6.2	1,722,386	9.7
		99,735,186	58.2	104,074,443	60.1
在香港以外使用之貸款	Loans for use outside Hong Kong	96,765,567	24.8	89,925,405	22.7
		196,500,753	41.7	193,999,848	42.8

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5 分類資料 (續)

5 Segmental information (Continued)

(a) 按行業分類之客戶貸款總額
(續)

(a) Gross advances to customers by industry sectors (Continued)

按行業分類之客戶貸款不少於客戶貸款總額 10% 的類別，其已減值貸款及減值準備之總額分析如下：

The gross amount of impaired loans and impairment allowances for those industry sectors which constitute not less than 10% of gross advances to customers is analysed as follows:

		已減值 貸款 Impaired loans 港幣千元 HK\$'000	減值準備 Impairment allowances		
			第一階段 Stage 1 港幣千元 HK\$'000	第二階段 Stage 2 港幣千元 HK\$'000	第三階段 Stage 3 港幣千元 HK\$'000
於二〇二二年 六月三十日		At 30 June 2022			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	75,278	857	-
個人	Individuals				
- 其他	- Others	8,454	2,967	20,156	5,243
在香港以外使用之貸款	Loans for use outside Hong Kong	1,406,587	239,032	455,238	860,825
		1,415,041	317,277	476,251	866,068
於二〇二一年 十二月三十一日		At 31 December 2021			
在香港使用之貸款	Loans for use in Hong Kong				
	Industrial, commercial and financial				
工商金融					
- 金融企業	- Financial concerns	-	75,398	5,743	-
個人	Individuals				
- 其他	- Others	6,369	2,928	18,873	4,504
在香港以外使用之貸款	Loans for use outside Hong Kong	1,552,445	251,854	126,272	934,563
		1,558,814	330,180	150,888	939,067

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5 分類資料 (續)

5 Segmental information (Continued)

(b) 按區域分類之客戶貸款、逾期貸款、
已減值貸款及減值準備

(b) Geographical analysis of gross advances to customers, overdue
advances, impaired loans and impairment allowances

以下按區域分類之客戶貸款、逾期貸款、
已減值貸款及減值準備是根據交易對手
之所在地作分析，並已適當考慮有關貸
款之風險轉移。

The following geographical analysis of gross advances to customers, overdue
advances, impaired loans and impairment allowances is based on the location
of the counterparty, after taking into account the transfer of risk in respect of
such advances where appropriate.

		減值準備 Impairment allowance						
					第三階段 Stage 3			
		逾期三個月 以上的貸款 Overdue advances for over three months			逾期三個月 以上的貸款 Overdue advances for over three months			
		貸款總額 Gross advances to customers	已減值貸款 Impaired loans	第一階段 Stage 1	第二階段 Stage 2	已減值貸款 Impaired loans		
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二二年 六月三十日	At 30 June 2022							
香港	Hong Kong	107,335,269	198,367	553,131	220,891	281,457	166,038	331,685
中國內地	Mainland China	78,237,950	551,471	1,030,564	110,157	225,402	537,765	679,997
其他	Others	10,927,534	-	-	59,479	8,293	-	-
		196,500,753	749,838	1,583,695	390,527	515,152	703,803	1,011,682
於二〇二一年 十二月三十一日	At 31 December 2021							
香港	Hong Kong	109,716,967	161,607	635,625	235,897	69,373	138,704	406,638
中國內地	Mainland China	71,130,906	493,352	1,037,946	137,251	66,272	481,234	614,581
其他	Others	13,151,975	-	78,418	29,733	34,124	-	66,244
		193,999,848	654,959	1,751,989	402,881	169,769	619,938	1,087,463

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5 分類資料 (續)

(c) 國際債權

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為國際債權之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。該等區域佔國際債權總額的10%或以上者，列報如下：

5 Segmental information (Continued)

(c) International claims

The Group analyses international claims by exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. The transfer of risk from one country to another is recognised if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Those areas which contribute 10% or more of the aggregate international claims are as follows:

		非銀行私營機構 Non-bank private sector				
		銀行 Banks	官方機構 Official sector	非銀行 金融機構 Non-bank financial institutions	非金融 私營機構 Non- financial private sector	合計 Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
於二〇二二年六月三十日	At 30 June 2022					
發達國家	Developed Countries	32,392,008	17,649,043	774,637	2,278,725	53,094,413
- 其中：美國	- of which: United States	11,550,701	17,618,854	85,570	539,111	29,794,236
離岸中心	Offshore Centers	10,588,693	357,057	15,348,898	17,993,591	44,288,239
- 其中：香港	- of which: Hong Kong	8,163,148	353,577	13,900,053	12,969,928	35,386,706
發展中亞太地區	Developing Asia Pacific	78,275,163	3,298,987	10,063,859	41,508,826	133,146,835
- 其中：中華人民共和國	- of which: People's Republic of China	74,916,839	3,291,132	10,062,287	40,926,791	129,197,049
		121,255,864	21,305,087	26,187,394	61,781,142	230,529,487
於二〇二一年十二月三十一日	At 31 December 2021					
發達國家	Developed Countries	27,794,172	4,943,332	222,612	2,455,778	35,415,894
- 其中：美國	- of which: United States	12,636,444	4,893,376	89,288	1,481,098	19,100,206
離岸中心	Offshore Centers	11,305,607	379,637	17,371,669	20,899,679	49,956,592
- 其中：香港	- of which: Hong Kong	7,140,079	374,981	14,889,598	14,280,328	36,684,986
發展中亞太地區	Developing Asia Pacific	89,600,946	4,346,852	5,996,262	36,714,374	136,658,434
- 其中：中華人民共和國	- of which: People's Republic of China	86,887,058	4,338,313	5,996,262	35,531,703	132,753,336
		128,700,725	9,669,821	23,590,543	60,069,831	222,030,920

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6 逾期及經重組資產

6 Overdue and rescheduled assets

(a) 逾期貸款

(a) Overdue advances

本集團之客戶逾期貸款分析如下：

The Group's overdue advances to customers are analysed as follows:

		30/6/2022		31/12/2021	
		港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
貸款總額，其逾期：	Gross amount of advances which have been overdue for:				
- 三個月以上至六個月	- Six months or less, but over three months	160,495	0.08	2,689	-
- 六個月以上至一年	- One year or less, but over six months	582	-	497,236	0.26
- 一年以上	- Over one year	588,761	0.30	155,034	0.08
		749,838	0.38	654,959	0.34
有抵押之逾期貸款	Secured overdue advances	13,001		27,328	
無抵押之逾期貸款	Unsecured overdue advances	736,837		627,631	
		749,838		654,959	
有抵押之逾期貸款所 持之抵押品市值	Market value of collateral held against the secured overdue advances	71,637		70,100	
對上述貸款提撥之減值準備 - 第三階段	Impairment allowances made in respect of such advances - Stage 3	703,803		619,938	

於二〇二二年六月三十日，同業貸款中並無逾期三個月以上（二〇二一年十二月三十一日：無）。

At 30 June 2022, there were no advances to banks which were overdue for over three months (31 December 2021: Nil).

就逾期貸款而持有之抵押品主要為住宅。

Collateral held with respect to overdue advances are mainly residential properties.

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6 逾期及經重組資產 (續)

6 Overdue and rescheduled assets (Continued)

(b) 其他逾期資產

(b) Other overdue assets

本集團之其他逾期資產分析如下：

The Group's other overdue assets are analysed as follows:

	30/6/2022				31/12/2021			
	債務證券 Debt securities 港幣千元 HK\$'000	商業票據 Trade bills 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000	債務證券 Debt securities 港幣千元 HK\$'000	商業票據 Trade bills 港幣千元 HK\$'000	應計利息 Accrued interest 港幣千元 HK\$'000	合計 Total 港幣千元 HK\$'000
其他資產總額，其逾期：	Gross amount of other assets which have been overdue for:							
- 三個月以上至六個月	-	-	1,903	1,903	-	-	5	5
- 六個月以上至一年	-	-	22	22	-	-	693	693
- 一年以上	152,979	14,478	18,611	186,068	152,033	14,388	24,316	190,737
	152,979	14,478	20,536	187,993	152,033	14,388	25,014	191,435

(c) 經重組貸款

(c) Rescheduled advances

本集團之經重組貸款(已減除逾期超過三個月並在上述 (a) 項內列明之貸款)分析如下：

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

	30/6/2022		31/12/2021	
	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers	港幣千元 HK\$'000	佔客戶 貸款總額 之百分比 % of total advances to customers
經重組客戶貸款	779	-	863	-

於二〇二二年六月三十日，同業貸款中並無經重組之貸款(二〇二一年十二月三十一日：無)。

At 30 June 2022, there were no rescheduled advances to banks (31 December 2021: Nil).

(d) 收回資產

(d) Repossessed assets

於二〇二二年六月三十日，本集團之收回資產為港幣 12,100,000 元(二〇二一年十二月三十一日：港幣 4,500,000 元)。

As at 30 June 2022, the repossessed assets of the Group amounted to HK\$12,100,000 (31 December 2021: HK\$4,500,000).

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7 國內非銀行風險

根據《銀行業(披露)規則》，以下對非銀行交易對手的內地相關授信風險額之分析乃參照香港金融管理局的內地業務申報表所列之機構類別及直接風險之類別以分類。此報表僅計及本行及其內地分行所貸出之授信風險額。

7 Non-bank Mainland exposures

The following analysis of non-bank Mainland exposures is based on the categories of non-bank counterparties and the type of direct exposures defined by the HKMA under the Banking (Disclosure) Rules with reference to the HKMA return of Mainland activities. This analysis includes exposures extended by the Bank and its Mainland branches only.

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
於二〇二二年 六月三十日		At 30 June 2022			
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	24,308,291	855,097	25,163,388
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	12,751,699	297,174	13,048,873
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	70,560,657	4,725,759	75,286,416
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	4,543,912	-	4,543,912
五	其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	467,910	-	467,910
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	10,779,502	893,210	11,672,712
七	其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	17,139,371	546,116	17,685,487
			140,551,342	7,317,356	147,868,698
減值準備後的資產總額		Total assets after provision	402,196,915		
資產負債表內之風險額 佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	34.95%		

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7 國內非銀行風險 (續)

7 Non-bank Mainland exposures (Continued)

		資產負債表 以內之風險額 On-balance sheet exposure 港幣千元 HK\$'000	資產負債表 以外之風險額 Off-balance sheet exposure 港幣千元 HK\$'000	總風險額 Total 港幣千元 HK\$'000	
於二〇二一年 十二月三十一日		At 31 December 2021			
一	中央政府、中央政府持有的機構及其子公司和合資企業	1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	26,939,305	1,199,894	28,139,199
二	地方政府、地方政府持有的機構及其子公司和合資企業	2 Local governments, local government-owned entities and their subsidiaries and JVs	11,743,723	136,279	11,880,002
三	居住中國內地的中國公民及在中國內地成立的其他機構及其子公司和合資企業	3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	70,182,172	7,184,475	77,366,647
四	其他未包括在第一項中的由中央政府參與的機構	4 Other entities of central government not reported in item 1 above	5,512,936	26,497	5,539,433
五	其他未包括在第二項中的由地方政府參與的機構	5 Other entities of local governments not reported in item 2 above	466,529	-	466,529
六	對居住中國境外的中國公民及中國內地以外成立的機構所批出之貸款，其貸款於國內使用	6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	9,579,386	493,867	10,073,253
七	其他被視為國內非銀行風險承擔	7 Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	18,263,271	2,203,047	20,466,318
			142,687,322	11,244,059	153,931,381
減值準備後的資產總額		Total assets after provision	387,798,769		
資產負債表內之風險額 佔資產總額之百分比		On-balance sheet exposures as percentage of total assets	36.79%		