



Fubon Bank
富邦銀行
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Fubon Bank (Hong Kong) Limited
富邦銀行(香港)有限公司
Interim Financial Statements 2023
二零二三年中期財務報表



Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 16 branches, 3 SME Banking Services Centres, 1 Offshore Banking Centre and 1 Securities Services Centre in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

富邦銀行(香港)有限公司(「富邦銀行」)是富邦金融控股股份有限公司(「富邦金控」)的全資附屬公司。富邦金控為台灣最大的金融控股公司之一，以「成為亞洲一流的金融機構」為發展願景，擁有完整多元的金融服務平台。富邦銀行於香港透過16間分行、3間中小企銀行服務中心、1間境外理財中心及1間證券投資服務中心為客戶提供全面的優質銀行服務，包括零售及商業銀行、財富管理、金融市場、證券及投資服務。富邦銀行獲標準普爾授予A-2短期及BBB+長期信貸評級。該評級反映富邦銀行資本雄厚，流動資金充裕及資產質素優良。



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富邦銀行(香港)有限公司企業傳訊部統籌及製作

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CORPORATE INFORMATION

公司資料

SHAREHOLDER

100% – Fubon Financial Holding Co., Ltd.

AUDITORS

KPMG

COMPANY SECRETARY

Juliana CHIU Yuk Ching

REGISTERED OFFICE

Fubon Bank Building
38 Des Voeux Road Central
Hong Kong

BOARD OF DIRECTORS

Daniel TSAI Ming Chung

Chairman

Chairman – Fubon Group
Chairman – Taiwan Mobile Co., Ltd.
Chairman – momo.com Inc.
Chairman – Taiwan Fixed Network Co., Ltd.
Director – Fubon Financial Holding Co., Ltd.
Director – Fubon Life Insurance Co., Ltd.
Director – Fubon Bank (China) Co., Ltd.

Richard TSAI Ming Hsing

Vice Chairman

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

Simon CHUNG Kwok Keung

Executive Director

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

股東

100% – 富邦金融控股股份有限公司

核數師

畢馬威會計師事務所

公司秘書

趙玉貞

註冊辦事處

香港中環
德輔道中38號
富邦銀行大廈

董事會

蔡明忠

主席

董事長 – 富邦集團
董事長 – 台灣大哥大股份有限公司
董事長 – 富邦媒體科技股份有限公司
董事長 – 台灣固網股份有限公司
董事 – 富邦金融控股股份有限公司
董事 – 富邦人壽保險股份有限公司
董事 – 富邦華一銀行有限公司

蔡明興

副主席

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

鍾國強

執行董事

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

Jerry HARN Wey Ting*Non-Executive Director*

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

Vice Chairman and Director – Taipei Fubon Commercial Bank Co., Ltd.

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

Director – Fubon Fund Management (Hong Kong) Limited

Director – Fubon Securities Co., Ltd.

Director – Fubon Futures Co., Ltd.

Tim KUO Pei Ting*Non-Executive Director*

Standing Director – Taipei Fubon Commercial Bank Co., Ltd.

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

Chairman – TFB Capital Co., Ltd.

Chairman – Fubon AMC, Ltd.

Director – Fubon Stadium Co., Ltd.

Director – National Credit Card Center of R.O.C.

Supervisor – Financial Information Service Co., Ltd.

Peter PANG Sing Tong*Independent Non-Executive Director*

Independent Non-Executive Director
– Fubon Credit (Hong Kong) Limited

John Keith BALL*Independent Non-Executive Director***Elizabeth LAM Tyng Yih***Independent Non-Executive Director*

Independent Non-Executive Director
– China Pacific Insurance (Group) Co., Ltd.

Director – Agency for Volunteer Service

韓蔚廷*非執行董事*

總經理兼董事 – 富邦金融控股股份有限公司

副董事長兼董事 – 台北富邦商業銀行股份有限公司

董事 – 富邦華一銀行有限公司

董事 – 富邦基金管理(香港)有限公司

董事 – 富邦綜合證券股份有限公司

董事 – 富邦期貨股份有限公司

郭倍廷*非執行董事*

常務董事 – 台北富邦商業銀行股份有限公司

董事 – 富邦華一銀行有限公司

董事長 – 北富銀創業投資股份有限公司

董事長 – 富邦資產管理股份有限公司

董事 – 富邦運動場館股份有限公司

董事 – 財團法人聯合信用卡處理中心

監察人 – 財金資訊股份有限公司

彭醒棠*獨立非執行董事*

獨立非執行董事
– 富邦財務(香港)有限公司

卜約翰*獨立非執行董事***林婷懿***獨立非執行董事*

獨立非執行董事

– 中國太平洋保險(集團)股份有限公司

董事 – 義務工作發展局

REVIEW OF 2023 INTERIM PERFORMANCE

二零二三年中期業績回顧

Fubon Bank (Hong Kong) Limited ("the Bank") and its subsidiaries ("the Group") reported a net profit of HK\$449 million for the first six months ended 30 June 2023, representing a year-on-year increase of 121%. The increase in net profit was mainly attributed to an increase in net interest income by 35% and a substantial decline in impairment losses by 85%. Return on average equity and return on average assets were 5.78% and 0.68%, respectively, compared with 2.73% and 0.34% for the first half of 2022.

Net interest income surged by 35% to HK\$938 million, underpinned by both the widening of the net interest margin and an expansion of average interest-earning assets. Net interest margin widened by 30 basis points from 1.27% to 1.57%. Market interest rate maintained at a high level since the fourth quarter of 2022, leading to an increase in the asset yield upon repricing. The improvement in the overall asset yield outweighed the increase in deposit costs. Average interest-earning assets grew by 9%, driven by increase in advances to customers and debt securities investment portfolios. Average customer deposits grew by 13% year-on-year in the first half.

Non-interest income declined by 19% to HK\$183 million and the non-interest income-to-total operating income ratio decreased to 16.3%. The drop was mainly owing to the decrease in credit related services, as well as securities brokerage and investment services income by 54% and 33%, respectively. However, treasury marketing and credit card services income recorded an encouraging growth of 47% and 38%, respectively. Insurance services income also rose by 6%.

Operating expenses increased by 13% to HK\$560 million alongside an increase in operating income by 21%, and the cost-to-income ratio decreased from 53.5% to 49.9%. The growth in operating expenses were mainly due to higher staff costs and some one-off consultancy service fees to cope with risk management and regulatory requirements. The Group continued to exercise effective cost control measures while making further investments in acquiring talents and skills to support long-term business growth.

Total impairment losses declined by 85% to HK\$27 million, mainly resulted from the improved asset quality and continued recovery of global economies. The Group recorded a charge of stages 1 and 2 impairment losses of HK\$11 million for loans while a write back of HK\$9 million for other financial instruments. Loan impairment losses for stage 3 (net of bad debt recovery) were HK\$24 million. The impaired loan ratio, including that of trade bills and advances to banks, was 0.49%, and the coverage ratio was 92.3% as at 30 June 2023.

The Group's total assets rose by HK\$4 billion, or 3%, from 31 December 2022 to HK\$134 billion as at 30 June 2023. Gross advances to customers and banks increased by 1% to HK\$66 billion. Customer deposits increased by 6% to HK\$103 billion. Taking into account of the trade bills and advances to banks, the loan-to-deposit ratio decreased from 67.9% as at 31 December 2022 to 64.7% as at 30 June 2023.

The Group's capital and liquidity positions stayed strong. As at 30 June 2023, the Group's Common Equity Tier 1 Capital Ratio and Tier 1 Capital Ratio were both 16.54%, and its Total Capital Ratio was 18.28%, which exceeded the statutory requirements. The Liquidity Maintenance Ratio also stood at a comfortable level of 84.69%.

富邦銀行(香港)有限公司(「本行」)及其附屬公司(「本集團」)截至2023年6月30日止首6個月淨溢利為4.49億港元，較2022年同期上升121%。淨溢利上升，主要是由於淨利息收入增加35%及減值虧損大幅下降85%。平均股本回報率及平均資產回報率分別為5.78%及0.68%，而2022年同期則為2.73%及0.34%。

受淨息差擴闊及平均生息資產增長帶動，淨利息收入上升35%至9.38億港元。市場息率自2022年第四季度以來維持高位，導致資產收益率於重新定價後上升。整體資產收益率的改善超過了存款成本的增幅，淨息差因而由1.27%擴大30個基點至1.57%。客戶貸款和債務證券投資組合增長，令平均生息資產上升9%。平均客戶存款於2023年上半年同比增長13%。

非利息收入減少19%至1.83億港元，非利息收入對總營運收入比率下降至16.3%，這主要是由於信貸業務及證券經紀及投資服務收入分別下跌54%及33%。然而，財資市場和信用卡業務收入分別錄得47%及38%的增長，成績令人鼓舞。保險業務收入亦增加6%。

營運支出增加13%至5.60億港元，同時，營運收入亦錄得21%的增長，令成本對收入比率由53.5%下降至49.9%。營運支出增加，主要是由於僱員成本上升以及為應對風險管理和監管要求而作出的一次性諮詢服務費用。本集團在貫徹執行有效的成本控制措施的同時，在吸納人才和技術上亦作出投資，以支持長期業務增長。

減值虧損總額下跌85%至2,700萬港元，主要由於資產質量改善及全球經濟持續復甦。本集團第一及第二階段的貸款減值虧損為1,100萬港元，而其他金融工具減值虧損之回撥則為900萬港元。第三階段的貸款減值虧損(扣除壞賬收回後)為2,400萬港元。於2023年6月30日，計及商業票據及銀行同業貸款的減值貸款比率為0.49%，減值貸款覆蓋率則為92.3%。

於2023年6月30日，本集團的總資產由2022年12月31日增加40億港元或3%至1,340億港元。客戶及銀行同業貸款總額上升1%至660億港元。客戶存款上升6%至1,030億港元。計及商業票據及銀行同業貸款，貸款對存款比率由2022年12月31日的67.9%下降至2023年6月30日的64.7%。

本集團的資本及流動資金狀況仍然雄厚穩健。於2023年6月30日，本集團的普通股一級資本比率及一級資本比率皆為16.54%，總資本比率為18.28%，高於相關之法定要求，流動性維持比率亦處於84.69%的穩健水平。

The first half of 2023 remained complex and volatile. The banking sector turmoil in the US and Europe earlier this year, the lingering Russia-Ukraine War and continuing US-China tensions have posed high degree of uncertainty to the global market. In Hong Kong, the economy has maintained recovery momentum and improved markedly in the first quarter, mainly due to the strong recovery of inbound tourism and domestic consumption. Against the challenging market environment, Fubon Bank (Hong Kong) adhered to its growth-yet-prudent business strategy and achieved sustainable growth. We have been stepping up our efforts to enhance our digital service capabilities for both retail and corporate customers. Following the launch of the revamped Mobile Banking App "Fubon+" and the brand new "FB Invest+" Securities Trading App in late 2022, we will launch mobile account opening service for our corporate customers in the third quarter of 2023, enabling them to open corporate accounts anytime, anywhere. As an advocate of the "Fintech 2025" strategy of the Hong Kong Monetary Authority ("HKMA") and to demonstrate the Bank's effort in promoting Central Bank Digital Currency development in Hong Kong, the Bank participates in HKMA's e-HKD Pilot Programme to explore the potential application of e-HKD to residential mortgage loans.

In addition to the opening of Offshore Banking Centre in March 2023, we have kicked off the renovation of our Central Main Branch to further enhance the customer experience. The newly renovated Central Main Branch will also comprise a wealth management centre, underscoring our commitment to strengthen our wealth management and financial planning services. Moreover, we will continue to realign our service outlets to better our banking services and deliver a better in-branch experience. Adhering to the sustainability vision of Fubon Financial Holdings, we are keen to promote the development of green and sustainable finance in Hong Kong by providing advisory and financing solutions to support our customers in their sustainability journey. To deepen our commitment to financial inclusion, we will continue to upgrade our digital banking platform and branch services, and also launch more financial education initiatives to foster financial literacy in the community.

Although the global economic growth may slow down in the second half of 2023 and weigh on Hong Kong's external demand, the disbursement of consumption vouchers and various measures introduced by the HKSAR Government will provide support for domestic economy and boost consumer spending. Amid the uncertain operating environment, Fubon Bank (Hong Kong) recognizes the opportunities ahead and continues to strengthen its local franchise and capitalize on the opportunities arising from the Greater Bay Area. While our strategic plan to expand our business in the Greater Bay Area is making progress, we remain committed to providing comprehensive financial services to our customers by enhancing our digital platforms and service delivery capabilities as well as to respond quickly to the rapidly-changing market environment. Furthermore, the launch of our subsidiary Fubon Credit (Hong Kong) business, whose main business is to provide personal loan products and services by the latest financial technology, reaffirms our aspirations towards innovation, sustainability and financial inclusion. Looking ahead, we will continue to maintain good business momentum and to remain as the preferred choice of banking services of our customers.

2023年上半年依然複雜多變。今年較早時於美國和歐洲發生的銀行業動盪、俄烏戰爭持續，以及中美關係繼續處於緊張狀態，給全球市場帶來高度的不確定性。受惠於入境旅遊和本地消費強勁復甦，香港經濟在第一季保持復甦勢頭並顯著改善，在充滿挑戰的市場環境下，富邦銀行（香港）採取穩中求進的業務策略，實現了持續增長。我們一直致力為零售和企業客戶提升數碼服務，繼2022年底推出升級版「Fubon+」手機銀行應用程式及全新「富邦投資+」證券交易手機應用程式後，我們將於2023年第三季為企業客戶推出手機開戶服務，讓客戶隨時隨地開立企業賬戶。作為香港金融管理局（「金管局」）「金融科技2025」策略的倡導者以及協助推動央行數碼貨幣發展，本行亦參加了金管局「數碼港元」先導計劃，研究「數碼港元」在住宅按揭貸款中的應用潛力。

繼本行境外理財中心於2023年3月開幕之後，本行亦啟動了中環總行的翻新工程，以進一步提升客戶體驗。新裝修的中環總行亦將設有財富管理中心，彰顯我們強化財富管理及財務策劃服務的承諾。此外，我們將繼續整合服務據點，以提升銀行服務及提供更好的分行體驗。秉承富邦金控的永續發展願景，我們致力為客戶提供諮詢和融資方案，協助他們實現可持續發展，並推動香港綠色和可持續金融的發展。為深化我們普及金融的承諾，我們將繼續提升數碼銀行平台和分行服務，並推出更多金融教育活動，以提升公眾的金融知識。

縱然環球經濟增長於2023年下半年可能放緩，影響香港的外部需求，但消費券發放以及香港特區政府推出的一系列舉措，將為本地經濟提供支持，並帶動消費。儘管營運環境存在不確定性，富邦銀行（香港）仍將辨識未來的機遇，在繼續鞏固本地業務的同時，亦會把握大灣區帶來的機遇。我們拓展大灣區業務的策略性發展計劃正在取得進展。我們致力提升本行的數碼平台和服務交付能力，快速應對瞬息萬變的市場環境，為客戶提供全面的金融服務。此外，本行的子公司富邦財務（香港）的業務亦將重啟，其主要業務是利用最新的金融科技提供個人貸款產品和服務，展現了我們對創新、可持續發展和普及金融的抱負。展望未來，我們將努力維持良好的業務增長勢頭，繼續成為客戶的首選銀行服務。

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
	Note 附註		
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a) 2,878,065	1,074,205
Other interest income	其他利息收入	4(a) 525	6,315
Interest income	利息收入	2,878,590	1,080,520
Interest expense	利息支出	4(b) (1,940,250)	(383,395)
Net interest income	淨利息收入	938,340	697,125
Fee and commission income	費用及佣金收入	5(a) 208,563	218,847
Fee and commission expense	費用及佣金支出	5(b) (45,824)	(36,778)
Net fee and commission income	淨費用及佣金收入	162,739	182,069
Other operating income	其他營運收入	6 20,562	44,793
Operating income	營運收入	1,121,641	923,987
Operating expenses	營運支出	7 (560,046)	(493,951)
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利	561,595	430,036
Impairment losses on advances to customers	客戶貸款減值虧損	(35,816)	(175,190)
Write back of/(charge for) impairment losses on other financial instruments	其他金融工具減值虧損之回撥/(扣除)	9,127	(5,423)
Impairment losses on other assets	其他資產減值虧損	(108)	(1,680)
Impairment losses	減值虧損	(26,797)	(182,293)
Gain/(loss) on revaluation of investment properties	投資物業重估收益/(虧損)	68	(500)
Net (losses)/gains on disposal of fixed assets	出售固定資產淨(虧損)/收益	(25)	480
Net losses on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨虧損	-	(86)
Profit before taxation	除稅前溢利	534,841	247,637
Taxation	稅項	8 (86,266)	(44,366)
Profit for the period	期內溢利	448,575	203,271

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (UNAUDITED)

綜合全面收益表(未經審核)

For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
		Note 附註	
Profit for the period	期內溢利		448,575
Other comprehensive income for the period, net of tax:	期內其他全面收益(除稅後)：		203,271
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目：		
Premises: net movement in premises revaluation reserve	物業：物業重估儲備淨變動		6,314
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動(非循環)	9	75,725
			171,395
			175,306
Total comprehensive income for the period	期內全面收益總額		623,881

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表(未經審核)

As at 30 June 2023 於二零二三年六月三十日

			30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
ASSETS	資產			
Cash and short-term funds	現金及短期資金	10	5,685,182	5,728,257
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘		5,685,242	4,608,409
Trading assets	持作交易用途資產		1,724,572	1,655,624
Derivative financial instruments	衍生金融工具	12(b)	2,259,030	2,125,339
Advances to customers	客戶貸款	13	64,360,400	64,414,547
Advances to banks	銀行同業貸款	14	1,529,776	1,094,602
Trade bills	商業票據		559,655	549,566
Accrued interest and other assets	應計利息及其他資產		1,515,286	1,416,849
Debt securities measured at amortized cost	以攤銷成本計量之債務證券	15	45,759,038	43,644,361
Equity securities designated at fair value through other comprehensive income	指定以公平價值於其他全面收益計量之股本證券		1,024,333	820,314
Fixed assets	固定資產	16	3,508,258	3,526,953
Investment properties	投資物業	16	12,500	13,000
Asset held for sales	持作出售之資產		17,868	-
Current tax assets	可收回即期稅項		291	573
Deferred tax assets	遞延稅項資產		6	6
Total assets	資產總額		133,641,437	129,598,400
LIABILITIES	負債			
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	17	7,417,485	8,011,643
Deposits from customers	客戶存款	18	103,378,196	97,923,390
Trading liabilities	交易賬項下之負債		1,724,572	1,655,455
Certificates of deposit issued	已發行存款證		299,360	1,930,195
Derivative financial instruments	衍生金融工具	12(b)	49,007	51,430
Other liabilities	其他負債	19	4,326,857	4,151,071
Current tax liabilities	即期稅項準備		122,732	131,075
Deferred tax liabilities	遞延稅項負債		529,427	492,157
Total liabilities	負債總額		117,847,636	114,346,416

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (UNAUDITED)

綜合財務狀況表 (未經審核)

As at 30 June 2023 於二零二三年六月三十日

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
	Note 附註		
EQUITY			
Share capital	20	4,830,448	4,830,448
Reserves		10,963,353	10,421,536
Total equity		15,793,801	15,251,984
Total equity and liabilities		133,641,437	129,598,400

Approved and authorised for issue by the Board of Directors on 8 August 2023.

經董事會於二零二三年八月八日通過及授權頒佈。

Daniel TSAI Ming Chung
蔡明忠
Director
董事

Elizabeth LAM Tyng Yih
林婷懿
Director
董事

Simon CHUNG Kwok Keung
鍾國強
Director
董事

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動報告表(未經審核)

For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non- recycling) 投資重估 儲備 (非循環)	Premises revaluation reserve 物業重估 儲備	Retained earnings 保留溢利	Total equity 權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
At 1 January 2022	於二零二二年一月一日	4,830,448	150,612	559,173	2,149,954	7,061,441	14,751,628
Total comprehensive income for the period	期內全面收益總額	-	-	75,725	6,314	203,271	285,310
- Profit for the period	一期內溢利	-	-	-	-	203,271	203,271
- Other comprehensive income, of which:	—其他全面收益， 其中包括：						
- Premises: net movement in premises revaluation reserve	—物業：物業重估 儲備淨變動	-	-	-	6,314	-	6,314
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	—指定以公平價值於 其他全面 收益計量之 股本證券： 投資重估儲備 淨變動	-	-	75,725	-	-	75,725
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	6,583	-	(24,673)	18,090	-
At 30 June 2022	於二零二二年六月三十日	4,830,448	157,195	634,898	2,131,595	7,282,802	15,036,938

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54頁之附註為此等財務報表之一部分。

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UNAUDITED)

綜合權益變動報告表(未經審核)

For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月

		Share capital	Regulatory reserve	Investment revaluation reserve (non-recycling) 投資重估儲備 (非循環)	Premises revaluation reserve 物業重估儲備	Retained earnings 保留溢利	Total equity 權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
At 1 January 2023	於二零二三年一月一日	4,830,448	133,555	593,826	1,958,530	7,735,625	15,251,984
Total comprehensive income for the period	期內全面收益總額	-	-	171,395	3,911	448,575	623,881
- Profit for the period	一期內溢利	-	-	-	-	448,575	448,575
- Other comprehensive income, of which:	一其他全面收益，其中包括：						
- Premises: net movement in premises revaluation reserve	一物業：物業重估儲備淨變動	-	-	-	3,911	-	3,911
- Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve	一指定以公平價值於其他全面收益計量之股本證券：投資重估儲備淨變動	-	-	171,395	-	-	171,395
Transfer (to)/from retained earnings	轉撥(至)/自保留溢利	-	(8,881)	-	(23,297)	32,178	-
Dividend declared and paid during the period	期內宣派及派付股息	-	-	-	-	(82,064)	(82,064)
At 30 June 2023	於二零二三年六月三十日	4,830,448	124,674	765,221	1,939,144	8,134,314	15,793,801

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54頁之附註為此等財務報表之一部分。

CONDENSED CONSOLIDATED CASH FLOW STATEMENT (UNAUDITED)

簡明綜合現金流動表(未經審核)

For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月

		For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月 HK\$'000 千港元	For the six months ended 30 June 2022 截至二零二二年六月三十日止之六個月 HK\$'000 千港元
Net cash (used in)/generated from operations	經營業務(所用)/產生之現金淨額	(1,333,527)	2,398,898
Tax paid	已付稅項	(87,095)	(908)
Net cash (used in)/generated from operating activities	經營活動(所用)/產生之現金淨額	(1,420,622)	2,397,990
Net cash used in investing activities	投資活動所用之現金淨額	(88,053)	(99,892)
Net cash used in financing activities	融資活動所用之現金淨額	(97,414)	(850,231)
Net (decrease)/increase in cash and cash equivalents	現金及現金等價物(減少)/增加淨額	(1,606,089)	1,447,867
Cash and cash equivalents as at 1 January	於一月一日之現金及現金等價物	11,690,643	5,563,213
Cash and cash equivalents as at 30 June	於六月三十日之現金及現金等價物	10,084,554	7,011,080
Cash flows from operating activities include:	經營活動產生之現金流動包括：		
Interest received	已收利息	2,741,911	1,033,112
Interest paid	已付利息	1,705,957	382,176
Dividends received	已收股息	12,586	1,315
Analysis of cash and cash equivalents:	現金及現金等價物之分析：		
Cash and short-term funds (Note 10)	現金及短期資金(附註10)	5,685,182	3,323,238
Treasury bills	國庫券		
– Trading assets	– 持作交易用途資產	1,724,572	1,722,020
– Debt securities measured at amortized cost	– 以攤銷成本計量之債務證券	5,514,208	4,542,538
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	5,685,242	3,460,096
Amount shown in the consolidated statement of financial position	綜合財務狀況表所示款項	18,609,204	13,047,892
Less: Amount with an original maturity of over three months	減：原本期限為三個月以上的數項	(8,524,650)	(6,036,812)
Cash and cash equivalents in the consolidated cash flow statement	綜合現金流動表中的現金及現金等價物	10,084,554	7,011,080

The notes on pages 13 to 54 form part of these financial statements.

載於第13至54頁之附註為此等財務報表之一部分。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

1. ACTIVITIES AND CORPORATE AFFILIATION

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

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

The Directors consider the immediate parent and ultimate controlling party of the Group at 30 June 2023 to be Fubon Financial Holding Company Limited which is incorporated in the Republic of China and operates as a financial conglomerate.

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

2. BASIS OF PREPARATION

These interim financial statements have been prepared in accordance with Hong Kong Accounting Standard ("HKAS") 34, Interim financial reporting, issued by the Hong Kong Institute of Certified Public Accountants. They also contain the disclosure information required under the Banking (Disclosure) Rules ("BDR") issued by the Hong Kong Monetary Authority ("HKMA"). These interim financial statements should be read in conjunction with the annual financial statements for year ended 31 December 2022 which have been prepared in accordance with all applicable Hong Kong Financial Reporting Standards ("HKFRSs").

The preparation of interim financial statements that conform with HKAS 34 requires that management make judgments, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses on a year-to-date basis. Actual results may differ from these estimates. In preparing these interim financial statements, the significant areas of judgment made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2022.

1. 業務及公司附屬集團

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

本行透過其分行及附屬公司提供一系列銀行、金融及相關服務。

董事認為，本集團於二零二三年六月三十日的直接母公司及最終控股方為富邦金融控股股份有限公司。該公司於中華民國註冊成立，為一家金融企業集團。

審核委員會已審閱此等中期財務報表。

2. 編製基準

此等中期財務報表乃根據香港會計師公會頒佈的香港會計準則第34號「中期財務報告」而編製。其亦列載香港金融管理局(「金管局」)發出之銀行業(披露)規則所規定之披露資料。本中期財務報表須與按照所有適用的香港財務報告準則編製的截至二零二二年十二月三十一日止年度之年度財務報表一併參閱。

編製符合香港會計準則第34號之中期財務報表，需要管理層於採用政策及以截至結算日之方法列報資產、負債及收支時作出判斷、估計及假設。實際結果可能有別於該等估計。在編製此等中期財務報表時，管理層於應用本集團之會計政策時作出之重要判斷及估計不確定因素的主要來源與截至二零二二年十二月三十一日止年度的綜合財務報表所採用者相同。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS

未經審核中期財務報表附註

2. BASIS OF PREPARATION (continued)

These interim financial statements have been prepared in accordance with the accounting policies as adopted in the 2022 annual financial statements, which have been prepared in accordance with HKFRSs.

3. BASIS OF CONSOLIDATION

These interim financial statements cover the consolidated position of the Bank and all its subsidiaries. For regulatory reporting, the basis of consolidation differs from the basis of consolidation for accounting purposes. Details are set out in Note (A).

The financial information relating to the financial year ended 31 December 2022 that is included in these interim financial statements as comparative information does not constitute the Group's statutory annual consolidated financial statements for that financial year but is derived from those financial statements.

The Bank has delivered the financial statements for the year ended 31 December 2022 to the Registrar of Companies as required by section 662(3) of, and Part 3 of Schedule 6 to, the Companies Ordinance.

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

2. 編製基準(續)

此等中期財務報表乃根據按照香港財務報告準則編製的二零二二年度財務報表採納之會計政策編製。

3. 綜合基準

此等中期財務報表包括本行及其所有附屬公司之綜合狀況。為監管報告目的，其綜合基準有別於會計目的的綜合基準。詳情載於附註(A)。

此等中期財務報表所載有關截至二零二二年十二月三十一日止財政年度的財務資料(作為比較資料)並不構成本集團於該財政年度的法定年度綜合財務報表，惟摘錄自該等財務報表。

按照《公司條例》第662(3)條及附表6第3部的規定，本行已向公司註冊處遞交截至二零二二年十二月三十一日止年度的財務報表。

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

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

4. INTEREST INCOME AND EXPENSE
(a) Interest income

4. 利息收入及支出
(a) 利息收入

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Loans and advances	借款及貸款	1,641,926	730,895
Investment in securities	證券投資	1,082,349	316,235
Balances with banks and other financial institutions	銀行同業及其他金融機構結餘	153,790	27,075
Interest income calculated using the effective interest method	採用實際利率法計算之利息收入	2,878,065	1,074,205
Other interest income	其他利息收入	525	6,315
Total interest income	利息收入總額	2,878,590	1,080,520

Interest income recognized on financial assets that are not measured at fair value through profit or loss amounted to HK\$2,878,065,000 (2022: HK\$1,074,205,000).

就非通過損益以反映公平價值計量之金融資產確認之利息收入為2,878,065,000港元（二零二二年：1,074,205,000港元）。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

4. INTEREST INCOME AND EXPENSE (continued)
(b) Interest expense

4. 利息收入及支出 (續)
(b) 利息支出

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Deposits from customers	客戶存款	1,719,041	325,629
Certificates of deposit, debt securities and subordinated debts issued	已發行存款證、債務證券及後償債務	9,412	28,381
Financial assets sold under repurchase agreements	購回協議項下出售之金融資產	159,853	19,675
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	29,922	8,161
Lease liabilities	租賃負債	22,022	1,549
		1,940,250	383,395

Interest expense recognized on financial liabilities that are not measured at fair value through profit or loss amounted to HK\$1,940,250,000 (2022: HK\$383,395,000).

就非通過損益以反映公平價值計量之金融負債確認之利息支出為1,940,250,000港元(二零二二年: 383,395,000港元)。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

5. FEE AND COMMISSION INCOME AND EXPENSE

(a) Fee and commission income

Fee and commission income arising from:	由以下業務所產生的 費用及佣金收入：
Insurance services	保險業務
Credit related services	信貸業務
Credit card services	信用卡業務
Securities brokerage and investment services	證券經紀及投資服務
Trade finance services	貿易融資業務
Unit trust services	信託基金業務
Others	其他
of which:	其中：
Fee and commission income arising from:	費用及佣金收入來自：
– Financial assets or financial liabilities which are not measured at fair value through profit or loss	– 非通過損益以反映 公平價值之金融 資產或金融負債
– Trust or other fiduciary activities	– 信託或其他受託業務

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

5. 費用及佣金收入及支出

(a) 費用及佣金收入

For the six months ended	
30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
79,118	74,627
23,139	50,228
58,733	42,466
10,073	15,035
10,757	11,264
8,259	9,632
18,484	15,595
208,563	218,847
84,948	99,154
1,027	1,186

來自信託及其他受託業務的費用及佣金收入與本集團代表客戶持有資產或進行投資所收取的資產管理業務費用相關。

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

5. FEE AND COMMISSION INCOME AND EXPENSE (continued)

(b) Fee and commission expense

5. 費用及佣金收入及支出 (續)

(b) 費用及佣金支出

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Handling fees and commission	手續費及佣金	36,478	28,522
Other fees paid	其他已付費用	9,346	8,256
		45,824	36,778
of which:	其中：		
Fee and commission expense arising from financial assets or financial liabilities which are not measured at fair value through profit or loss	費用及佣金支出來自非通過損益以反映公平價值之金融資產或金融負債	43,237	32,956

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6. OTHER OPERATING INCOME

6. 其他營運收入

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Gains less losses from dealing	交易收益減虧損		
– Foreign currencies	– 外匯	21,912	46,214
– Trading assets	– 持作交易用途資產	23,006	6,892
– Other dealing activities*	– 其他買賣交易*	6,559	2,487
– Short selling activities	– 賣空交易	(9,616)	(758)
		41,861	54,835
Net hedging loss from fair value hedges	公平價值對沖之淨對沖虧損		
Net gain/(loss) on hedged items attributable to the hedged risk	與對沖風險相關之被對沖項目之淨收益/(虧損)	174,899	(1,507,336)
Net (loss)/gain on hedging instruments	對沖工具之淨(虧損)/收益	(215,663)	1,483,007
		(40,764)	(24,329)
Dividend income from unlisted equity securities	非上市股本證券之股息收入	12,586	1,315
Rental income	租金收入		
– from investment properties	– 來自投資物業	255	402
– others	– 其他	144	–
Government subsidies	政府補助	–	1,600
Others	其他	6,480	10,970
		20,562	44,793

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

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

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7. OPERATING EXPENSES

7. 營運支出

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Salaries and other staff costs	薪金及其他僱員成本	338,191	304,821
Premises and other fixed assets	物業及其他固定資產		
Depreciation (Note 16)	折舊(附註16)	89,503	80,923
Government rent and rates and expenses on short-term leases	政府地租及差餉以及 短期租賃支出	2,315	2,245
Others	其他	10,099	9,550
Audit fee	核數費用	2,680	2,758
Other operating expenses	其他營運支出		
Business promotion	業務推廣	13,385	13,936
Legal and professional fees	法律及顧問費用	21,266	4,442
Communication	通訊	16,101	14,457
Electronic data processing and computer systems	電子資料處理及電腦系統	44,834	42,064
Others	其他	21,672	18,755
		560,046	493,951

8. TAXATION IN THE CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

Provision for Hong Kong Profits Tax for 2023 is calculated at 16.5% (2022: 16.5%) of the estimated assessable profits for the six months ended 30 June 2023.

8. 綜合全面收益表內的稅項

二零二三年之香港利得稅撥備乃根據截至二零二三年六月三十日止之六個月之評估應課稅溢利之16.5%(二零二二年:16.5%)計算。

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Current tax – Hong Kong Profits Tax Tax for the period	即期稅項 – 香港利得稅 期內稅項	78,131	47,429
Current tax – Overseas Tax Tax for the period	即期稅項 – 海外稅項 期內稅項	902	–
Deferred tax	遞延稅項	7,233	(3,063)
		86,266	44,366

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9. OTHER COMPREHENSIVE INCOME

9. 其他全面收益

		For the six months ended	
		30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
Equity securities designated at fair value through other comprehensive income (non-recycling):	指定以公平價值於其他全面收益計量之股本證券(非循環):		
Changes in fair value recognized during the period	期內確認之公平價值變動	205,263	90,688
Deferred taxation	遞延稅項	(33,868)	(14,963)
Net movement in the investment revaluation reserve (non-recycling) during the period recognized in other comprehensive income	期內於其他全面收益確認之投資重估儲備(非循環)淨變動	171,395	75,725

10. CASH AND SHORT-TERM FUNDS

10. 現金及短期資金

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
Cash in hand	現金	81,694	152,026
Balances with the HKMA	金管局結餘	331,032	491,238
Balances with banks	銀行同業之結餘	749,485	742,238
Money at call and short notice*	通知及短期存款*	4,522,971	4,342,755
		5,685,182	5,728,257

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

* 通知及短期存款指由報告期末起計最長一個月到期之存款。

11. SEGMENT REPORTING

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

Operating segments

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

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

Institutional Banking comprises the corporate banking business and the financial institutions business, covering the provision of services including corporate lending, syndicated loans, trade financing and deposits to large corporates in Hong Kong and Mainland China. Institutional Banking also comprises the treasury investment business which mainly engages in managing the Group's investment portfolio and trading in foreign exchange and debt securities. It also manages the overall funding, liquidity and interest rate risk positions arising from the banking activities of the Group. Moreover, it is also responsible for the marketing of treasury products to the Group's customers.

Commercial Banking mainly engages in corporate lending, trade financing and commercial mortgage lending to small and medium enterprises in Hong Kong and Mainland China and the distribution of wealth management products to corporate customers.

Fubon Credit (Hong Kong) Limited ("Fubon Credit") is a wholly owned subsidiary of Fubon Bank (Hong Kong) Limited and mainly engages in consumer lending to individual customers in Hong Kong.

11. 分部資料

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

經營分部

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

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

企業及機構銀行包括企業銀行業務及金融機構業務，涵蓋向香港及中國內地之大型企業提供企業借貸、銀團貸款、貿易融資及存款服務。企業及機構銀行亦包括財務投資業務，其主要從事本集團的投資組合管理以及外匯及債務證券的交易活動。其亦管理本集團整體資金以及由銀行業務產生之流動性及利率風險部位。此外，其亦負責向本集團客戶銷售財務產品。

商業銀行主要向香港及中國內地之中小企業提供企業借貸、貿易融資及商業按揭貸款以及向企業客戶分銷財富管理產品。

富邦財務(香港)有限公司(「富邦財務」)是富邦銀行(香港)有限公司的全資附屬公司，主要在香港從事個人客戶的消費信貸。

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11. SEGMENT REPORTING (continued)

Operating segments (continued)

In the first half of 2023, Fubon Credit was spun off from Commercial Banking. Comparative figures have been restated to conform with current year presentation.

Segment results, assets and liabilities

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

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

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

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

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

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

11. 分部資料(續)

經營分部(續)

於二零二三年上半年，富邦財務自商業銀行中分拆出來。其比較數字已重新列示，以符合本年之呈列方式。

分部業績、資產及負債

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

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

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

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

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

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

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
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11. SEGMENT REPORTING (continued)
Segment results, assets and liabilities (continued)

11. 分部資料 (續)
分部業績、資產及負債 (續)

		For the six months ended 30 June 2023 截至二零二三年六月三十日止之六個月				
		Retail Banking	Institutional Banking 企業及 機構銀行	Commercial Banking 商業銀行	Fubon Credit 富邦財務	Reportable Segments Total 可申報 分部總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
Net interest income	淨利息收入	196,082	553,368	188,453	19	937,922
Other operating income from external customers	源自外界客戶其他營運收入	178,404	1,126	30,645	-	210,175
Fee and commission expense	費用及佣金支出	(38,304)	(4,063)	(58)	(836)	(43,261)
Other operating income/(loss)	其他營運收入/(虧損)	140,100	(2,937)	30,587	(836)	166,914
Operating income/(loss)	營運收入/(虧損)	336,182	550,431	219,040	(817)	1,104,836
Operating expenses	營運支出	(222,505)	(50,916)	(49,758)	(8,656)	(331,835)
Inter-segment expenses	跨分部支出	(21,087)	(2,170)	(2,105)	-	(25,362)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前經營溢利/(虧損)	92,590	497,345	167,177	(9,473)	747,639
Write back of/(charge for) impairment losses on advances to customers	客戶貸款減值虧損之回撥/(扣除)	3,052	(19,075)	(19,801)	8	(35,816)
Write back of impairment losses on other financial instruments	其他金融工具減值虧損之回撥	4,545	3,393	1,189	-	9,127
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣除)/回撥	(115)	-	7	-	(108)
Net loss on disposal of fixed assets	出售固定資產淨虧損	(22)	-	-	-	(22)
Profit/(loss) before taxation	除稅前溢利/(虧損)	100,050	481,663	148,572	(9,465)	720,820
Operating expenses – depreciation	營運支出 – 折舊	(43,192)	(3,332)	(5,633)	(1,224)	(53,381)
		30 June 2023 二零二三年六月三十日				
Segment assets	分部資產	20,691,605	94,685,974	13,584,813	88,713	129,051,105
Segment liabilities	分部負債	83,385,574	24,804,924	7,741,445	14,318	115,946,261

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11. SEGMENT REPORTING (continued)
Segment results, assets and liabilities (continued)

11. 分部資料 (續)
分部業績、資產及負債 (續)

For the six months ended 30 June 2022 (Restated)
 截至二零二二年六月三十日止之六個月(重列)

		Retail Banking	Institutional Banking 企業及 機構銀行	Commercial Banking 商業銀行	Fubon Credit 富邦財務	Reportable Segments Total 可申報 分部總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
Net interest income	淨利息收入	197,964	386,890	111,984	3	696,841
Other operating income from external customers	源自外界客戶其他營運收入	157,635	68,271	24,026	-	249,932
Fee and commission expense	費用及佣金支出	(28,679)	(4,374)	(28)	-	(33,081)
Other operating income	其他營運收入	128,956	63,897	23,998	-	216,851
Operating income	營運收入	326,920	450,787	135,982	3	913,692
Operating expenses	營運支出	(216,319)	(54,687)	(39,519)	(375)	(310,900)
Inter-segment expenses	跨分部支出	(23,509)	(2,472)	(2,274)	(37)	(28,292)
Operating profit/(loss) before other gains and impairment losses	未計其他收益及減值虧損前 經營溢利/(虧損)	87,092	393,628	94,189	(409)	574,500
(Charge for)/write back of impairment losses on advances to customers	客戶貸款減值虧損之 (扣除)/回撥	(23,992)	(138,713)	(12,540)	55	(175,190)
Impairment losses on other financial instruments	其他金融工具減值虧損	(2,591)	(171)	(2,661)	-	(5,423)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之 (扣除)/回撥	(1,687)	-	7	-	(1,680)
Net gains on disposal of fixed assets	出售固定資產淨收益	536	-	-	-	536
Net losses on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融 資產淨虧損	-	(86)	-	-	(86)
Profit/(loss) before taxation	除稅前溢利/(虧損)	59,358	254,658	78,995	(354)	392,657
Operating expenses – depreciation	營運支出一折舊	(39,371)	(3,665)	(4,666)	(50)	(47,752)
		31 December 2022 (Restated) 二零二二年十二月三十一日(重列)				
Segment assets	分部資產	21,030,761	91,842,663	12,197,744	96,848	125,168,016
Segment liabilities	分部負債	75,110,325	28,933,469	8,281,251	12,986	112,338,031

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
未經審核中期財務報表附註

11. SEGMENT REPORTING (continued)

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

Operating income

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

Profit before taxation

Reportable segment profit before taxation	可申報分部除稅前溢利
Unallocated operating income	未分配營運收入
Unallocated operating expenses	未分配營運支出
Gain/(loss) on revaluation of investment properties	投資物業重估收益／(虧損)
Net losses on disposal of fixed assets	出售固定資產淨虧損
Consolidated profit before taxation	綜合除稅前溢利

11. 分部資料(續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬

For the six months ended

30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元
1,104,836	913,692
(41,615)	(44,433)
58,420	54,728
1,121,641	923,987

For the six months ended

30 June 2023 截至 二零二三年 六月三十日 止之六個月 HK\$'000 千港元	30 June 2022 截至 二零二二年 六月三十日 止之六個月 HK\$'000 千港元 (Restated) (重列)
720,820	392,657
58,420	54,728
(244,464)	(199,192)
68	(500)
(3)	(56)
534,841	247,637

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
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11. SEGMENT REPORTING (continued)

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

Assets

Reportable segment assets
Unallocated fixed assets and investment properties
Unallocated other assets
Consolidated total assets

資產

可申報分部資產
未分配固定資產及投資物業
未分配其他資產
綜合資產總額

Liabilities

Reportable segment liabilities
Unallocated other liabilities
Consolidated total liabilities

負債

可申報分部負債
未分配其他負債
綜合負債總額

11. 分部資料 (續)

可申報分部營運收入、除稅前溢利、資產及負債之對賬 (續)

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
129,051,105	125,168,016
3,437,746	3,478,439
1,152,586	951,945
133,641,437	129,598,400

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
115,946,261	112,338,031
1,901,375	2,008,385
117,847,636	114,346,416

11. SEGMENT REPORTING (continued)**Geographical information**

Geographical segment information is based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Group responsible for reporting the results or booking the assets, the location of customers and the location of assets. For the six months ended 30 June 2023 and 2022, all of the Group's operating income and profit before taxation were generated by assets booked by the branches and subsidiaries of the Group located in Hong Kong. No single country or geographic segment other than Hong Kong contributed 10% or more of the Group's assets, liabilities, profit or loss before taxation, operating income or contingent liabilities and commitments.

Major customers

For the six months ended 30 June 2023 and 2022, no single customer or a group of customers under common control contributed 10% or more of the Group's operating income.

11. 分部資料(續)**區域資料**

區域分部資料乃基於附屬公司之主要營運地點或負責申報業績或將資產入賬之本集團分行位置、客戶位置及資產位置予以披露。截至二零二三年及二零二二年六月三十日止之六個月，本集團所有營運收入及除稅前溢利均來自位於香港的本集團分行及附屬公司入賬之資產所產生。概無香港以外的其他國家或區域分部佔本集團的資產、負債、除稅前溢利或虧損、營運收入或或然負債及承擔10%或以上。

主要客戶

截至二零二三年及二零二二年六月三十日止之六個月，概無單一客戶或共同控制之一組客戶佔本集團營運收入10%或以上。

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12. DERIVATIVE FINANCIAL INSTRUMENTS

(a) Notional amounts of derivatives

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

12. 衍生金融工具

(a) 衍生工具之名義金額

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

		30 June 2023 二零二三年六月三十日			31 December 2022 二零二二年十二月三十一日		
		Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作交易 用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Qualifying for hedge accounting 合資格採用 對沖會計法 HK\$'000 千港元	Held for trading 持作交易 用途 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Exchange rate derivatives	匯率衍生工具						
- Forwards	- 遠期	-	7,215,452	7,215,452	-	3,701,032	3,701,032
- Swaps	- 掉期	-	6,891,112	6,891,112	-	9,568,951	9,568,951
- Options purchased	- 購入期權	-	2,125,842	2,125,842	-	177,622	177,622
- Options written	- 沽出期權	-	2,125,842	2,125,842	-	177,622	177,622
		-	18,358,248	18,358,248	-	13,625,227	13,625,227
Interest rate derivatives	利率衍生工具						
- Swaps	- 掉期	26,757,619	65,867	26,823,486	26,047,281	-	26,047,281
		26,757,619	65,867	26,823,486	26,047,281	-	26,047,281
Equity derivatives	股票衍生工具						
- Options purchased	- 購入期權	-	5,783	5,783	-	5,936	5,936
- Options written	- 沽出期權	-	5,783	5,783	-	5,936	5,936
		-	11,566	11,566	-	11,872	11,872
Total	總額	26,757,619	18,435,681	45,193,300	26,047,281	13,637,099	39,684,380

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

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

上述金額以總額顯示，並無計及任何雙邊淨額結算安排之影響。

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

12. DERIVATIVE FINANCIAL INSTRUMENTS

(continued)

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

Exchange rate derivatives	匯率衍生工具
- Forwards	- 遠期
- Swaps	- 掉期
- Options purchased	- 購入期權
- Options written	- 沽出期權
Interest rate derivatives	利率衍生工具
- Swaps	- 掉期
Equity derivatives	股票衍生工具
- Options purchased	- 購入期權
- Options written	- 沽出期權
Total	總額

12. 衍生金融工具(續)

(b) 衍生工具之公平價值及信貸風險加權金額

30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元	Fair value assets 公平價值 資產 HK\$'000 千港元	Fair value liabilities 公平價值 負債 HK\$'000 千港元
33,575	31,576	21,858	19,740
23,055	15,674	31,510	30,619
1,588	-	1,060	-
-	1,588	-	1,069
58,218	48,838	54,428	51,428
2,200,803	160	2,070,909	-
2,200,803	160	2,070,909	-
9	-	2	-
-	9	-	2
9	9	2	2
2,259,030	49,007	2,125,339	51,430

The credit risk weighted amount of derivatives of the Group is HK\$150 million as at 30 June 2023 (31 December 2022: HK\$168.1 million). Credit risk weighted amount refers to the amount as computed in accordance with the Banking (Capital) Rules of the HKBO. The Group calculates the credit risk weighted amount in accordance with the SA-CCR approach, and takes into account the effect of bilateral netting arrangements. The amount depends on the status of the counterparty and the maturity characteristics. The risk weights used range from 2% to 100%.

於二零二三年六月三十日，本集團衍生工具之信貸風險加權金額為150,000,000港元(二零二二年十二月三十一日：168,100,000港元)。信貸風險加權金額指根據香港《銀行業條例》項下之《銀行業(資本)規則》計算之金額。本集團根據交易對手信貸風險標準計算法計算信貸風險加權金額，並計及雙邊淨額結算安排之影響。此等金額須視乎交易對手之現況及到期特點而定。所採用之信貸風險加權比率介乎2%至100%之間。

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13. ADVANCES TO CUSTOMERS

(a) Advances to customers less impairment allowances

Gross advances to customers	客戶貸款總額
Less: Impairment allowances	減：減值撥備
– Stage 1	– 第一階段
– Stage 2	– 第二階段
– Stage 3	– 第三階段

13. 客戶貸款

(a) 客戶貸款減值撥備

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
64,841,993	64,887,158
(189,004)	(228,121)
(117,299)	(66,821)
(175,290)	(177,669)
64,360,400	64,414,547

(b) Movement in impairment allowances on advances to customers

(b) 客戶貸款減值撥備變動

At 1 January 2023	於二零二三年一月一日
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損
Transfer to 12-month ECL	轉至12個月內預期信貸虧損
Transfers to credit impaired financial assets	轉至信貸減值金融資產
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款
Repayment	還款
Write-offs	撇銷
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額 (包括匯兌調整)
At 30 June 2023	於二零二三年六月三十日

		30 June 2023 二零二三年六月三十日			
12-month ECL	Lifetime ECL not credit-impaired	Lifetime ECL credit-impaired	Total		
12個月內 預期信貸 虧損	非信貸不良的 全期預期 信貸虧損	信貸不良的 全期預期 信貸虧損	總額		
HK\$000 千港元	HK\$000 千港元	HK\$000 千港元	HK\$000 千港元		
228,121	66,821	177,669	472,611		
(6,811)	6,811	-	-		
5,986	(5,986)	-	-		
(286)	(267)	553	-		
71,237	21,517	-	92,754		
(65,518)	(5,051)	-	(70,569)		
-	-	(38,983)	(38,983)		
(43,725)	33,454	36,051	25,780		
189,004	117,299	175,290	481,593		

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13. ADVANCES TO CUSTOMERS (continued)

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

13. 客戶貸款(續)

(b) 客戶貸款減值撥備變動(續)

		31 December 2022 二零二二年十二月三十一日			
		Lifetime ECL not	Lifetime ECL		
		12-month ECL	credit- impaired	credit- impaired	Total
		12個月內 預期信貸 虧損	非信貸不良的 全期預期 信貸虧損	信貸不良的 全期預期 信貸虧損	總額
		HK\$000 千港元	HK\$000 千港元	HK\$000 千港元	HK\$000 千港元
At 1 January 2022	於二零二二年一月一日	165,481	78,061	252,042	495,584
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	(3,375)	3,375	-	-
Transfer to 12-month ECL	轉至12個月內預期信貸虧損	2,671	(2,671)	-	-
Transfer to lifetime ECL credit-impaired	轉至信貸不良的全期預期信貸虧損	(44)	(34,574)	34,618	-
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	96,227	14,052	-	110,279
Repayments	還款	(54,860)	(11,462)	-	(66,322)
Write-offs	撇銷	-	-	(334,292)	(334,292)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	22,021	20,040	225,301	267,362
At 31 December 2022	於二零二二年十二月三十一日	228,121	66,821	177,669	472,611

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未經審核中期財務報表附註

13. ADVANCES TO CUSTOMERS (continued)

(c) Advances to customers analysed by industry sector

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

13. 客戶貸款(續)

(c) 按行業分析的客戶貸款

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

	30 June 2023		31 December 2022	
	二零二三年六月三十日		二零二二年十二月三十一日	
	Gross advances to customers	% of gross loans covered by collateral	Gross advances to customers	% of gross loans covered by collateral
	客戶貸款總額	有抵押之貸款佔貸款總額之百分比	客戶貸款總額	有抵押之貸款佔貸款總額之百分比
	HK\$'000	%	HK\$'000	%
	千港元	%	千港元	%
Gross advances for use in Hong Kong				
Industrial, commercial and financial				
- Property development	5,897,316	15.32	4,919,629	7.02
- Property investment	8,980,483	58.36	9,292,496	56.98
- Financial concerns	2,291,661	-	1,737,028	5.76
- Stockbrokers	30,000	-	1,091,439	4.58
- Wholesale and retail trade	1,426,645	21.27	1,360,563	13.92
- Manufacturing	3,140,250	5.90	2,918,750	6.69
- Transport and transport equipment	256,123	39.83	322,612	34.01
- Information technology	702,039	-	702,039	-
- Electricity and gas	275,666	-	569,626	-
- Others	5,052,997	19.93	5,895,049	16.89
Individuals				
- Loans for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	2,011	100.00	2,255	100.00
- Loans for the purchase of other residential properties	13,634,854	99.98	13,623,919	99.66
- Credit card advances	823,107	-	795,183	-
- Others	3,448,827	48.51	3,749,313	45.24
	45,961,979		46,979,901	
Trade finance	4,877,096	16.29	4,586,805	16.23
Gross advances for use outside Hong Kong	14,002,918	1.67	13,320,452	0.70
Gross advances to customers	64,841,993	37.13	64,887,158	36.06

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13. ADVANCES TO CUSTOMERS (continued)

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

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

30 June 2023

二零二三年六月三十日

<ul style="list-style-type: none"> - Property investment - Loans for the purchase of other residential properties - Gross advances for use outside Hong Kong 	<ul style="list-style-type: none"> - 物業投資 - 購買其他住宅物業的貸款 - 在香港以外使用的貸款總額
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31 December 2022

二零二二年十二月三十一日

<ul style="list-style-type: none"> - Property investment - Loans for the purchase of other residential properties - Gross advances for use outside Hong Kong 	<ul style="list-style-type: none"> - 物業投資 - 購買其他住宅物業的貸款 - 在香港以外使用的貸款總額
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13. 客戶貸款 (續)

(c) 按行業分析的客戶貸款 (續)

按行業分析佔客戶貸款總額10%或以上的本集團減值貸款如下：

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
481,060	41,651	2,236	24,060
224,512	2,582	-	26,173
557,072	125,241	118,200	205,808

Overdue advances	Impaired advances	Impairment allowances for Stage 3 assets	Impairment allowances for Stage 1 and Stage 2 assets
逾期貸款	減值貸款	第3階段資產之減值撥備	第1及第2階段資產之減值撥備
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
417,524	16,155	729	28,914
164,941	3,563	-	32,662
249,027	131,461	122,492	112,871

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13. ADVANCES TO CUSTOMERS (continued)
(d) Impaired advances to customers

Gross impaired advances	減值貸款總額
Stage 3 impairment allowances made against impaired loans	就減值貸款作出的第3階段減值撥備
Amount of collateral held in respect of impaired loans	就減值貸款持有的抵押品金額

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

13. 客戶貸款(續)
(d) 客戶減值貸款

30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
HK\$'000	% of gross advances 估貸款 總額百分比	HK\$'000	% of gross advances 估貸款 總額百分比
千港元		千港元	
330,004	0.51	301,283	0.46
(175,290)		(177,669)	
154,714		123,614	
280,319		108,641	

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

14. ADVANCES TO BANKS

Gross advances to banks	銀行同業貸款總額
Less: Impairment allowances – Stage 1	減：減值撥備 – 第一階段

Based on the categories and definitions used by the HKMA, the economic sector analysis of gross advances to banks are all classified as advances for use outside Hong Kong. There was no impaired advances to bank as at 30 June 2023 and 31 December 2022.

14. 銀行同業貸款

30 June 2023 二零二三年六月三十日 HK\$'000 千港元	31 December 2022 二零二二年十二月三十一日 HK\$'000 千港元
1,530,186	1,094,991
(410)	(389)
1,529,776	1,094,602

基於金管局所採用的類別及定義，銀行同業貸款總額的經濟行業分析均分類為在香港以外使用的貸款。於二零二三年六月三十日及二零二二年十二月三十一日，並無已減值銀行同業貸款。

15. DEBT SECURITIES MEASURED AT AMORTIZED COST

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

15. 以攤銷成本計量之債務證券

(a) 以攤銷成本計量之債務證券減減值撥備

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
<i>Debt securities measured at amortized cost</i>	以攤銷成本計量之債務證券		
Treasury bills (including Exchange Fund Bills)	國庫券(包括外匯基金票據)		
- Listed in Hong Kong	- 於香港上市	4,929	-
- Listed outside Hong Kong	- 於香港以外上市	54,476	54,192
- Unlisted	- 非上市	5,459,676	4,960,219
Debt securities	債務證券		
- Listed in Hong Kong	- 於香港上市	18,105,127	19,278,392
- Listed outside Hong Kong	- 於香港以外上市	10,830,980	10,737,653
- Unlisted	- 非上市	11,303,850	8,613,905
		45,759,038	43,644,361

The Bank purchased securitization exposures with nominal amount of HKD391.8 million during the period ended 30 June 2023 (31 December 2022: Nil). The outstanding amount of these securities exposures as of 30 June 2023 is HKD391.8 million (31 December 2022: Nil).

截至二零二三年六月三十日止期間，本行購入名義金額為391,800,000港元的證券化風險承擔(二零二二年十二月三十一日：無)。於二零二三年六月三十日，該等證券風險承擔的帳列金額為391,800,000港元(二零二二年十二月三十一日：無)。

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15. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

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

At 1 January 2023	於二零二三年一月一日
Transfers from 12-month ECL to lifetime ECL (not credit-impaired)	由12個月內預期信貸虧損轉至全期預期信貸虧損(非信貸不良)
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款
Repayment	還款
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)
At 30 June 2023	於二零二三年六月三十日

15. 以攤銷成本計量之債務證券(續)

(b) 以攤銷成本計量之債務證券減值撥備之變動

12-month ECL	30 June 2023		Total
	Lifetime ECL not credit-impaired	Lifetime ECL	
12個月內預期信貸虧損	非信貸不良的全期預期信貸虧損	信貸不良的全期預期信貸虧損	總額
HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元
62,958	1,068	-	64,026
-	-	-	-
-	-	-	-
11,536	-	-	11,536
(5,125)	-	-	(5,125)
(10,893)	(401)	-	(11,294)
58,476	667	-	59,143

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15. DEBT SECURITIES MEASURED AT AMORTIZED COST (continued)

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

15. 以攤銷成本計量之債務證券 (續)

(b) 以攤銷成本計量之債務證券減值撥備之變動 (續)

		31 December 2022 二零二二年十二月三十一日			
		Lifetime ECL not	Lifetime ECL		
		12-month ECL	credit- impaired	credit- impaired	Total
		12個月內 預期信貸 虧損	非信貸不良 的全期預期 信貸虧損	信貸不良 的全期預期 信貸虧損	總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
At 1 January 2022	於二零二二年一月一日	49,256	6,069	-	55,325
Transfer to lifetime ECL not credit-impaired	轉至非信貸不良的全期預期信貸虧損	-	-	-	-
New financial assets originated or purchased and further lending	源生或購入之新金融資產及進一步貸款	11,073	-	-	11,073
Repayment	還款	(8,010)	(1,257)	-	(9,267)
Net remeasurement of impairment allowances (including exchange adjustments)	減值撥備之重新計量淨額(包括匯兌調整)	10,639	(3,744)	-	6,895
At 31 December 2022	於二零二二年十二月三十一日	62,958	1,068	-	64,026

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16. FIXED ASSETS AND INVESTMENT PROPERTIES

16. 固定資產及投資物業

		Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost	Subtotal	Investment properties	Total
		物業	傢私、裝置及設備	以成本列賬之其他自用租賃物業及設備	小計	投資物業	總計
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元
Cost or valuation	成本價或估價						
At 1 January 2022	於二零二二年一月一日	3,323,933	1,135,308	124,463	4,583,704	14,000	4,597,704
Additions	添置	-	121,205	60,229	181,434	-	181,434
Transfer to investment properties	轉撥至投資物業	(50,000)	-	-	(50,000)	50,000	-
Transfer to asset held for sales	轉撥至持作出售資產	-	-	-	-	(71,130)	(71,130)
Disposals	出售	-	(11,439)	(2,178)	(13,617)	-	(13,617)
(Deficit)/surplus on revaluation	重估(虧損)/盈餘	(136,990)	-	-	(136,990)	20,130	(116,860)
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(58,710)	-	-	(58,710)	-	(58,710)
At 31 December 2022	於二零二二年十二月三十一日	3,078,233	1,245,074	182,514	4,505,821	13,000	4,518,821
Accumulated depreciation	累計折舊						
At 1 January 2022	於二零二二年一月一日	-	784,028	86,282	870,310	-	870,310
Charge for the year	年內扣除	58,710	79,712	26,646	165,068	-	165,068
Released on disposal	出售撥回	-	(11,364)	(2,178)	(13,542)	-	(13,542)
Modification of lease term	修改租賃期限	-	-	9	9	-	9
Elimination of accumulated depreciation on revalued premises	抵銷重估物業之累計折舊	(58,710)	-	-	(58,710)	-	(58,710)
At 31 December 2022	於二零二二年十二月三十一日	-	852,376	110,759	963,135	-	963,135
Accumulated impairment loss	累計減值虧損						
At 1 January 2022	於二零二二年一月一日	15,733	1,500	-	17,233	-	17,233
Write back of impairment losses	減值虧損之回撥	-	(1,500)	-	(1,500)	-	(1,500)
At 31 December 2022	於二零二二年十二月三十一日	15,733	-	-	15,733	-	15,733
Net book value	賬面淨值						
At 31 December 2022	於二零二二年十二月三十一日	3,062,500	392,698	71,755	3,526,953	13,000	3,539,953

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16. FIXED ASSETS AND INVESTMENT PROPERTIES (continued)

16. 固定資產及投資物業 (續)

		Premises	Furniture, fixtures and equipment	Other properties and equipment leased for own use carried at cost	Subtotal	Investment properties	Total
		物業	傢私、裝置及設備	以成本列賬之其他自用租賃物業及設備	小計	投資物業	總計
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元
Cost or valuation	成本價或估價						
At 1 January 2023	於二零二三年一月一日	3,078,233	1,245,074	182,514	4,505,821	13,000	4,518,821
Additions	添置	-	88,189	-	88,189	-	88,189
Surplus on revaluation upon transfer to investment properties	轉撥至投資物業時的重估盈餘	80	-	-	80	-	80
Surplus on revaluation	重估盈餘	-	-	-	-	68	68
Elimination of accumulated depreciation upon transfer to asset held for sales	轉撥至持作出售資產時抵銷累計折舊	(80)	-	-	(80)	-	(80)
Transfer to investment properties	轉撥至投資物業	(17,300)	-	-	(17,300)	17,300	-
Transfer to asset held for sale	轉撥至持作出售資產	-	-	-	-	(17,868)	(17,868)
Write-off against accumulated impairment	撇銷累計減值	(2,763)	-	-	(2,763)	-	(2,763)
Disposals	出售	-	(4,330)	-	(4,330)	-	(4,330)
At 30 June 2023	於二零二三年六月三十日	3,058,170	1,328,933	182,514	4,569,617	12,500	4,582,117
Accumulated depreciation	累計折舊						
At 1 January 2023	於二零二三年一月一日	-	852,376	110,759	963,135	-	963,135
Charge for the period (Note 7)	期內扣除(附註7)	28,238	46,247	15,018	89,503	-	89,503
Elimination of accumulated depreciation upon transfer to investment properties	轉撥至投資物業時抵銷累計折舊	(80)	-	-	(80)	-	(80)
Released on disposal	出售撥回	-	(4,169)	-	(4,169)	-	(4,169)
At 30 June 2023	於二零二三年六月三十日	28,158	894,454	125,777	1,048,389	-	1,048,389
Accumulated impairment loss	累計減值虧損						
At 1 January 2023	於二零二三年一月一日	15,733	-	-	15,733	-	15,733
Write back of impairment losses	減值虧損之回撥	(2,763)	-	-	(2,763)	-	(2,763)
At 30 June 2023	於二零二三年六月三十日	12,970	-	-	12,970	-	12,970
Net book value	賬面淨值						
At 30 June 2023	於二零二三年六月三十日	3,017,042	434,479	56,737	3,508,258	12,500	3,520,758

NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
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17. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

17. 銀行同業及其他金融機構之存款及結餘

		30 June	31 December
		2023	2022
		二零二三年	二零二二年
		六月三十日	十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Deposits and balances from banks	銀行同業之存款及結餘	1,424,786	1,888,078
Amounts due to banks and other financial institutions under repurchase agreements	回購協議項下應付銀行同業及其他金融機構之款項	5,992,699	6,123,565
		7,417,485	8,011,643

18. DEPOSITS FROM CUSTOMERS

18. 客戶存款

		30 June	31 December
		2023	2022
		二零二三年	二零二二年
		六月三十日	十二月三十一日
		HK\$'000	HK\$'000
		千港元	千港元
Demand deposits and current accounts	活期及往來存款	11,767,902	13,409,252
Savings deposits	儲蓄存款	4,769,485	5,108,036
Time deposits	定期存款	86,840,809	79,406,102
		103,378,196	97,923,390

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19. OTHER LIABILITIES

19. 其他負債

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
Net defined benefit liability	定額福利負債淨額	11,170	30,348
Impairment allowances recognized in respect of credit related commitments and contingencies	就與信貸有關之承擔及或然項目確認的減值撥備	29,270	32,872
Lease liabilities	租賃負債	59,864	75,214
Accounts payable and other liabilities	應付賬項及其他負債	4,226,553	4,012,637
		4,326,857	4,151,071

20. RESERVES

20. 儲備

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
Regulatory reserve	法定儲備	124,674	133,555
Investment revaluation reserve (non-recycling)	投資重估儲備(非循環)	765,221	593,826
Premises revaluation reserve	物業重估儲備	1,939,144	1,958,530
Retained earnings	保留溢利	8,134,314	7,735,625
		10,963,353	10,421,536

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

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

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(a) Financial instruments carried at fair value

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

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

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

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

21. 金融工具之公平價值

(a) 以公平價值列賬之金融工具

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

第一級：相同工具於活躍市場之市場報價（未經調整）。

第二級：由一級所載報價以外的可觀察直接（即價格）或間接（即源自價格）輸入數據。該分類包括使用下列方法進行估值之工具：類似工具於活躍市場之市場報價；不甚活躍市場之相同或類似工具之報價；或所有重要輸入數據均可直接或間接於市場數據觀察而獲得之其他估值技術。

第三級：並非以可觀察市場數據（不可觀察輸入數據）為基礎的資產或負債的輸入數據。該分類包括估值技術並非基於可觀察數據且不可觀察數據對工具之估值有重大影響之所有工具。倘重大不可觀察調整或假設須用以反映工具之間的差額，該分類包括根據類似工具的報價而估值的工具。

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21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

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

30 June 2023

二零二三年六月三十日

Assets

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

Liabilities

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

31 December 2022

二零二二年十二月三十一日

Assets

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

Liabilities

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

資產

負債

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

下表乃以公平價值等級制度(公平價值據此分類)分析於本報告期末以公平價值計量之金融工具：

Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
1,724,572	-	-	1,724,572
-	2,259,030	-	2,259,030
60	-	1,024,273	1,024,333
1,724,632	2,259,030	1,024,273	5,007,935
1,724,572	-	-	1,724,572
-	49,007	-	49,007
1,724,572	49,007	-	1,773,579
Level 1 第一級 HK\$'000 千港元	Level 2 第二級 HK\$'000 千港元	Level 3 第三級 HK\$'000 千港元	Total 總額 HK\$'000 千港元
349,961	1,305,663	-	1,655,624
-	2,125,339	-	2,125,339
60	-	820,254	820,314
350,021	3,431,002	820,254	4,601,277
349,961	1,305,494	-	1,655,455
-	51,430	-	51,430
349,961	1,356,924	-	1,706,885

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

There were no transfers of financial instruments from Level 1 to Level 2 of the fair value hierarchy during the periods. The Group's policy is to recognize transfers between levels of fair value hierarchy as at the end of the reporting period in which they occur.

(i) Valuation of financial instruments with significant unobservable inputs

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

- (1) The fair value of unquoted equity investments is estimated, if possible, using the applicable price/earnings ratio and other market data for similar listed companies adjusted to reflect specific circumstances of the issues; and
- (2) the fair value of unlisted investment funds is estimated using the net asset value as reported by the managers of such funds.

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

於期內，並無金融工具由公平價值等級制度第一級轉移至第二級。本集團之政策是於轉移發生之相關報告期末確認公平價值等級制度之間的轉移。

(i) 使用重大不可觀察數據進行之金融工具估值

以下方法已用於釐定屬於公平價值等級制度第三級之金融工具之公平價值：

- (1) 沒有市價之股本投資之公平價值乃於可行情況下使用類似上市公司之市盈率及其他市場數據調整至反映該發行之特定情況進行估計；及
- (2) 非上市投資基金之公平價值是以該等基金之經理申報的資產淨值進行估計。

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

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

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

Assets	資產	Equity securities designated at fair value through other comprehensive income 指定以公平價值於其他全面收益計量之股本證券	
		30 June 2023 二零二三年六月三十日 HK\$'000 千港元	31 December 2022 二零二二年十二月三十一日 HK\$'000 千港元
Beginning of the period	期初	820,254	783,620
Purchases	購買	-	-
Distribution	分派	(1,244)	(4,866)
Changes in fair value recognized in other comprehensive income	於其他全面收益內確認之公平價值變動	205,263	41,500
End of the period	期末	1,024,273	820,254
Total gains or losses for the period included in other comprehensive income for assets held at the end of the reporting period	於報告期末持有之資產計入其他全面收益表的期內收益或虧損總額	205,263	41,500
Total gains or losses for the period included in profit or loss for assets held at the end of the reporting period	於報告期末持有之資產計入損益賬之期內收益或虧損總額	12,586	7,662

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(i) 使用重大不可觀察數據進行之金融工具估值(續)

下表載列公平價值等級制度第三級下公平價值計量之期初結餘至期末結餘之對賬：

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21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

(a) Financial instruments carried at fair value

(continued)

(ii) Effects of changes in significant unobservable assumptions to reasonably possible alternative assumptions

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

30 June 2023

二零二三年六月三十日

Assets

Equity securities designated
at fair value through other
comprehensive income

資產

指定以公平價值於其他
全面收益計量之
股本證券

31 December 2022

二零二二年十二月三十一日

Assets

Equity securities designated
at fair value through other
comprehensive income

資產

指定以公平價值於其他
全面收益計量之
股本證券

21. 金融工具之公平價值(續)

(a) 以公平價值列賬之金融工具(續)

(ii) 重大不可觀察假設出現變動對可行替代合理假設之影響

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

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$000 千港元
-	-	102,427	(102,427)

Effect on profit or loss 對損益賬的影響		Effect on other comprehensive income 對其他全面收益的影響	
Favourable 有利變動	Unfavourable 不利變動	Favourable 有利變動	Unfavourable 不利變動
HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$000 千港元
-	-	82,025	(82,025)

21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

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

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

- (i) the fair value of demand deposits and savings accounts with no specific maturity is assumed to be the amount payable on demand at the end of the reporting period;
- (ii) the fair value of variable rate financial instruments and loans is assumed to be approximated by their carrying amounts. Changes in the credit quality of these financial instruments and loans are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value;
- (iii) the fair value of fixed rate loans and mortgages carried at amortized cost is estimated by comparing current market rates offered on similar loans. Changes in the credit quality of loans within the portfolio are not taken into account in determining gross fair values, as the impact of credit risk is recognized separately by deducting the amount of the impairment allowances from both the carrying amount and fair value; and
- (iv) the fair value of debt securities measured at amortized cost is determined with reference to the available market value. If quoted market prices are not available, then the fair value is estimated on the basis of pricing models.

21. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值

下列方法及重大假設已應用於釐定於下表列示之金融工具之公平價值：

- (i) 假設活期存款及無特定期限之儲蓄賬戶之公平價值為於報告期末按要求還款之金額；
- (ii) 假設浮息金融工具及貸款之公平價值接近其賬面金額。釐定總公平價值時並不計算該等金融工具及貸款信貸質量之變化，此乃由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以確認；
- (iii) 有關定息貸款及以攤銷成本列賬之按揭之公平價值是透過比較相若貸款之現時市場利率所估計。由於信貸風險之影響透過自賬面金額及公平價值扣除減值撥備金額予以單獨確認，於釐定總公平價值時並未考慮組合內各貸款之信貸質量變化；及
- (iv) 以攤銷成本計量之債務證券之公平價值乃參考可用市值釐定。倘無可參考之市場報價，則以定價模式估計公平價值。

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21. FAIR VALUES OF FINANCIAL INSTRUMENTS

(continued)

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

The carrying amount of the Group's financial instruments carried at cost or amortized cost are not significantly different from their fair values at the end of the reporting period except as follows:

<i>Financial assets</i>	<i>金融資產</i>
Advances to customers	客戶貸款
Debt securities measured at amortized cost	以攤銷成本計量之債務證券
<i>Financial liability</i>	<i>金融負債</i>
Deposits from customers	客戶存款

21. 金融工具之公平價值(續)

(b) 非以公平價值列賬之金融工具之公平價值(續)

本集團以成本或攤銷成本列賬之金融工具之賬面金額與其於報告期末之公平價值並無重大差異，惟以下所列除外：

30 June 2023				
二零二三年六月三十日				
Carrying amount	Fair value	Level 1	Level 2	Level 3
賬面金額	公平價值	第一級	第二級	第三級
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元	千港元
4,502,778	4,425,132	-	4,425,132	-
45,759,038	45,705,861	34,471,782	10,840,356	393,723
86,840,809	84,833,324	-	84,833,324	-

31 December 2022				
二零二二年十二月三十一日				
Carrying amount	Fair value	Level 1	Level 2	Level 3
賬面金額	公平價值	第一級	第二級	第三級
HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
千港元	千港元	千港元	千港元	千港元
3,879,658	3,828,695	-	3,828,695	-
43,644,361	43,352,923	22,595,669	20,755,254	2,000
79,406,102	77,708,337	-	77,708,337	-

22. CONTINGENT LIABILITIES AND COMMITMENTS

(a) Credit related commitments and contingencies

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

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

22. 或然負債及承擔

(a) 與信貸有關之承擔及或然項目

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

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

		30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
		Contractual amounts	Credit risk- weighted amounts	Contractual amounts	Credit risk- weighted amounts
		合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元	合約金額 HK\$'000 千港元	信貸風險 加權金額 HK\$'000 千港元
Direct credit substitutes	直接信貸替代項目	73,282	73,282	66,730	66,730
Transaction-related contingencies	與交易有關之或然項目	55,230	27,615	59,532	29,766
Trade-related contingencies	與貿易有關之或然項目	300,800	60,160	342,556	68,511
Undrawn loan facilities	未提取之備用貸款				
– which are unconditionally cancellable	– 其中可無條件地取消	28,417,236	–	28,183,284	–
– with an original maturity of up to one year	– 原訂到期期限為直至一年	385,390	77,078	472,020	94,404
– with an original maturity of more than one year	– 原訂到期期限為一年以上	2,764,750	1,346,391	1,823,043	899,748
		31,996,688	1,584,526	30,947,165	1,159,159

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22. CONTINGENT LIABILITIES AND COMMITMENTS (continued)

(b) Capital commitments

Capital commitments for the purchase of equipment and equity securities designed at fair value through other comprehensive income outstanding as at the end of the reporting period not provided for in the financial statements were as follows:

Contracted for

已訂合約

22. 或然負債及承擔(續)

(b) 資本承擔

於報告期末未於財務報表內提撥之有關購買設備及指定以公平價值於其他全面收益計量之股本證券未兌現資本承擔如下：

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
105,742	84,785

23. MATERIAL RELATED PARTY TRANSACTIONS

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

23. 重大關連各方交易

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

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23. MATERIAL RELATED PARTY TRANSACTIONS

(continued)

Information relating to income and expenses from related party transactions during the period and balances outstanding as at the end of the reporting period that are not disclosed in other notes to these financial statements is set out below:

(a) Income/(expenses)

<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission income	費用及佣金收入
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Fee and commission expenses	費用及佣金支出
Interest expenses	利息支出
<i>A fellow associate</i>	<i>一間同系聯營公司</i>
Interest expenses	利息支出

(b) Assets

<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>
Cash and short-term funds	現金及短期資金
Accrued interest and other assets	應計利息及其他資產

There was no impairment allowance made against the above assets.

23. 重大關連各方交易(續)

有關期內關連各方交易所產生之收支及於報告期末尚未償還的餘額且並未於財務報告其他附註披露之資料載列如下：

(a) 收入／(開支)

For the six months ended

截至以下日期止之六個月

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	30 June 2022 二零二二年 六月三十日 HK\$'000 千港元
30,744	46,590
(1,977)	(1,975)
(4,737)	(2,120)
(6,714)	(4,095)
(108)	(4)

(b) 資產

30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
2,969	15,789
7,290	188
10,259	15,977

上述資產並未有作出減值撥備。

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23. MATERIAL RELATED PARTY TRANSACTIONS

(continued)

(c) Liabilities

23. 重大關連各方交易 (續)

(c) 負債

		30 June 2023 二零二三年 六月三十日 HK\$'000 千港元	31 December 2022 二零二二年 十二月三十一日 HK\$'000 千港元
<i>Fellow subsidiaries</i>	<i>同系附屬公司</i>		
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	58,540	101,941
Deposits from customers	客戶存款	255,889	295,468
Other liabilities	其他負債	413	1,410
		314,842	398,819
<i>A fellow associate</i>	<i>一間同系聯營公司</i>		
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構之存款及結餘	9,191	24,611
<i>Other related parties</i>	<i>其他關連方</i>		
Deposits from customers	客戶存款	62,024	65,323

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES

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

The basis of consolidation for accounting purposes is in accordance with the HKFRS and is different from the basis and scope of consolidation for the calculation of capital ratio. FCHK is included in the consolidation for accounting purposes. Subsidiaries that are included in the consolidation for accounting purposes but not included in the consolidation for the calculation of capital ratio are set out below:

(A) 監管披露之綜合基準

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

作會計目的之綜合基準乃依據香港財務報告準則制定，但有別於計算資本比率之綜合基準及範圍。作會計目的時將富邦財務綜合入賬。作會計目的時綜合入賬但計算資本比率時未綜合入賬之附屬公司載列如下：

Name of subsidiaries 附屬公司名稱	Principal activities 主要業務	30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
		Total assets	Total equity	Total assets	Total equity
		資產總額	權益總額	資產總額	權益總額
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
FB Securities (Hong Kong) Limited 富銀證券(香港)有限公司	Securities broking 證券經紀	234,171	176,309	212,458	165,398
Fubon Insurance Brokers Limited 富邦保險顧問有限公司	Insurance broker services 保險經紀服務	7,178	4,963	6,304	4,442
Fubon Nominees (Hong Kong) Limited	Nominee services 代理人服務	4,699	144	4,636	146
Admiralty Finance Company Limited 海富財務有限公司	Dormant 不活動	63	63	63	63
Aquarius (Nominees) Limited	Dormant 不活動	6	6	6	6
		246,117	181,485	223,467	170,055

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

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

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(A) CONSOLIDATED BASIS FOR REGULATORY DISCLOSURES (continued)

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

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

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

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

(A) 監管披露之綜合基準(續)

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

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

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

槓桿比率、逆週期資本比率及流動性維持比率均按與資本比率相同的綜合基準計算。

(B) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue advances to customers

Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款總額之本金或利息有逾期：
- 6 months or less but over 3 months	- 六個月或以下惟三個月以上
- 1 year or less but over 6 months	- 一年或以下惟六個月以上
- Over 1 year	- 超過一年
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分
Current market value of collateral held against the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市值
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分
Individually assessed impairment allowances in respect of advances overdue for more than three months	就逾期超過三個月之貸款所作之個別評估減值撥備

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

(B) 逾期及經重組資產

(i) 逾期客戶貸款

30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
HK\$'000 千港元	% of total advances 佔貸款總額 之百分比	HK\$'000 千港元	% of total advances 佔貸款總額 之百分比
381,591	0.59	92,659	0.14
405,297	0.63	25,686	0.04
44,990	0.07	131,342	0.20
831,878	1.28	249,687	0.38
753,229		116,938	
1,235,141		177,398	
78,649		132,749	
53,718		65,397	

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

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(B) OVERDUE AND RESCHEDULED ASSETS

(continued)

(ii) Rescheduled advances to customers

Rescheduled advances to customers are those advances to customers which have been restructured or renegotiated because of deterioration in the financial position of the borrower, or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms are non-commercial to the Group. Rescheduled advances to customers are stated net of any advances to customers that have subsequently become overdue for over 3 months and can be analysed as follows:

(B) 逾期及經重組資產 (續)

(ii) 重定還款期的客戶貸款

重定還款期的客戶貸款是指由於借用人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的客戶貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的客戶貸款乃扣除已隨後逾期超過三個月的任何客戶貸款列賬，並可分析如下：

	30 June 2023 二零二三年六月三十日		31 December 2022 二零二二年十二月三十一日	
	HK\$'000 千港元	% of gross advances 佔貸款總額 之百分比	HK\$'000 千港元	% of gross advances 佔貸款總額 之百分比
Rescheduled advances to customers 重定還款期的客戶貸款	34,710	0.05	3,521	0.01

(C) GEOGRAPHICAL ANALYSIS OF GROSS ADVANCES TO CUSTOMERS

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

(C) 按地區分析的客戶貸款總額

按地區分析本集團已逾期客戶貸款(佔客戶貸款總額不足10%)：

		30 June 2023 二零二三年六月三十日			
		Gross loans and advances 借款及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期 借款及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Hong Kong	香港	52,380,337	455,404	205,660	57,162
China	中國	8,095,400	376,474	124,344	118,128
Other	其他地區	4,366,256	-	-	-
		64,841,993	831,878	330,004	175,290

		31 December 2022 二零二二年十二月三十一日			
		Gross loans and advances 借款及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期 借款及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Hong Kong	香港	54,384,399	174,145	169,822	55,177
China	中國	7,381,092	75,542	131,461	122,492
Other	其他地區	3,121,667	-	-	-
		64,887,158	249,687	301,283	177,669

The above geographical analysis is classified by the location of the borrowers after taking into account the transfer of risk. In general, risk transfer applies when a loan is guaranteed by a party situated in an area different from the counterparty.

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

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

第一階段及第二階段之金融資產之減值撥備並無分派予任何地區分部。

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(D) INTERNATIONAL CLAIMS

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

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

(D) 國際債權

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

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

Figures in HK\$ million		數字以百萬港元呈列		30 June 2023				
				二零二三年六月三十日				
Counterparty country/jurisdiction		Banks	Official sector	Non-bank financial institution	Non-Financial Private Sector	Total		
交易對手的國家/司法權區		銀行	官方機構	非銀行金融機構	非金融私人機構	總額		
Developed countries	發達國家	5,844	58	1,581	4,716	12,199		
Offshore centres	離岸中心	1,317	497	2,307	18,197	22,318		
- of which: Hong Kong	- 其中: 香港	270	497	2,293	15,321	18,381		
Developing Asia and Pacific	發展中的亞洲和太平洋地區	9,828	133	2,466	15,815	28,242		
- of which: China	- 其中: 中國	4,338	81	2,447	14,453	21,319		

Figures in HK\$ million		數字以百萬港元呈列		31 December 2022				
				二零二二年十二月三十一日				
Counterparty country/jurisdiction		Banks	Official sector	Non-bank financial institution	Non-Financial Private Sector	Total		
交易對手的國家/司法權區		銀行	官方機構	非銀行金融機構	非金融私人機構	總額		
Developed countries	發達國家	5,489	58	1,277	2,680	9,504		
Offshores centres	離岸中心	1,708	204	3,078	19,225	24,215		
- of which: Hong Kong	- 其中: 香港	920	204	2,980	16,320	20,424		
Developing Asia and Pacific	發展中的亞洲和太平洋地區	8,112	106	2,256	15,787	26,261		
- of which: China	- 其中: 中國	4,376	78	2,256	14,685	21,395		

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION
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(E) NON-BANK MAINLAND EXPOSURES

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

(E) 中國內地非銀行業之風險

中國內地非銀行業之風險按金管局協議包括本行及富邦財務風險的分析。

		30 June 2023 二零二三年六月三十日		
		On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	7,730,126	1,759	7,731,885
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	2,660,300	7,843	2,668,143
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	5,873,798	237,430	6,111,228
Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	6,190,594	198,416	6,389,010
Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	115,965	5,822	121,787
Total	總額	22,570,783	451,270	23,022,053
Total assets after provision	資產總值(扣除撥備)	132,962,467		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	16.98%		

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(E) NON-BANK MAINLAND EXPOSURES

(continued)

(E) 中國內地非銀行業之風險 (續)

		31 December 2022 二零二二年十二月三十一日		
		On-balance sheet exposure 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元
Central government, central government-owned entities and their subsidiaries and joint ventures ("JVs")	中央政府、中央政府擁有之實體以及其附屬公司及合營公司	9,146,813	237,700	9,384,513
Local governments, local government-owned entities and their subsidiaries and JVs	地方政府、地方政府擁有之實體以及其附屬公司及合營公司	3,337,934	5,121	3,343,055
Companies incorporated in and PRC nationals residing in Mainland China	於中國內地註冊成立之公司及居住於中國內地之中國公民	7,100,468	488,416	7,588,884
Companies incorporated outside and PRC nationals residing outside Mainland China where the credit is granted for use in Mainland China	於授出之信貸用於中國內地之中國內地以外地區註冊成立之公司及居住於有關地區之中國公民	6,020,958	612,076	6,633,034
Other counterparties where the exposures are considered by the Bank to be non-bank Mainland China exposures	本行認為其風險為中國內地非銀行業之風險之其他交易對手	96,928	1,239	98,167
Total	總額	25,703,101	1,344,552	27,047,653
Total assets after provision	資產總值(扣除撥備)	129,605,277		
On-balance sheet exposures as percentage of total assets	資產負債表內之風險佔資產總值之百分比	19.83%		

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION
未經審核補充財務資料

(F) CURRENCY CONCENTRATION

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

Equivalent in HK\$ million	百萬港元等值
Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net long position	長盤淨額

Equivalent in HK\$ million	百萬港元等值
Spot assets	現貨資產
Spot liabilities	現貨負債
Forward purchase	遠期買入
Forward sales	遠期賣出
Net option position	期權倉盤淨額
Net long position	長盤淨額

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

(F) 外幣持盤量

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

30 June 2023 二零二三年六月三十日		
US dollars 美元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
42,208	9,362	51,570
(39,392)	(8,987)	(48,379)
6,329	5,043	11,372
(8,617)	(5,380)	(13,997)
-	-	-
528	38	566

31 December 2022 二零二二年十二月三十一日		
US dollars 美元	Other foreign currencies 其他外幣外幣	Total foreign currencies 總額
42,833	8,164	50,997
(37,354)	(7,376)	(44,730)
4,903	3,593	8,496
(8,868)	(4,342)	(13,210)
-	-	-
1,514	39	1,553

期權倉盤淨額乃根據期權合約的得爾塔加權持倉為基準計算。於報告期末，本行並無結構性外幣倉盤。

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

At the end of the reporting period, total repossessed assets and assets acquired under lending agreements of the Group amounted to HK\$10,500,000 (31 December 2022: HK\$10,500,000) which is included in "Accrued interest and other assets" in the consolidated statement of financial position.

During the period, the Group also took possession on properties that were held as collateral against impaired advances to customers. As the relevant impaired advances to customers have not been written-off at the end of the reporting periods, these properties are not recognized as assets in the consolidated statement of financial position. The market value of these properties is HK\$48,400,000 (31 December 2022: HK\$103,400,000) as of 30 June 2023.

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

(G) 收回資產及根據借貸協議所得資產

於報告期末，本集團之收回資產及根據借貸協議所得資產總值為10,500,000港元(二零二二年十二月三十一日：10,500,000港元)，有關金額計入綜合財務狀況表中的「應計利息及其他資產」。

期內，本集團亦收回作為針對客戶減值貸款的擔保而持有的抵押品。由於相關客戶減值貸款在報告期末尚未撇銷，因此該等物業未有在綜合財務狀況表中確認為資產。截至二零二三年六月三十日，該等物業之市值為48,400,000港元(二零二二年十二月三十一日：103,400,000港元)。

收回物業會儘快予以出售，所得之款項將用以削減未償還之債項。

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西環 *Branch*

九龍

紅磡
佐敦
觀塘
美孚*
旺角
尖沙咀

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