## 旅遊業及私人消費持續提振經濟

# 港第三季GDP預估增4.1%

【香港商報訊】記者姚一鶴報道:政 府統計處最新公布第三季本地生產總值 (GDP)預估數字,第三季 GDP 按年實 質增長4.1%, 遜於市場預期增長 5.2%,惟較第二季按年增長1.5%明顯 加快。政府表示,經濟持續擴張歸因於 内部需求及服務貿易均進一步改善。若 按經季節性調整而作相連季度比較,第 三季GDP按季實質上升0.1%。

按GDP各個主要組成部分分析,私人消費開支繼 第二季上升7.7%後,在第三季按年實質上升6.5%, 升幅較第二季略爲放緩。政府消費開支在第三季按 年錄得4.5%的實質跌幅。整體投資開支在去年低比 較基數下強勁反彈,本地固定資本形成總額由跌轉 升,第三季按年上升18.2%。

#### 旅客持續增加服務輸出明顯上升

貨品出口總額按年跌8.6%,較第二季15.1%的跌幅 有所收窄。貨品進口在第三季實質下跌6%,而第二 季的跌幅爲15.8%。受惠於訪港旅客人數繼續上升, 服務輸出進一步明顯上升,第三季按年升24%,高於 第二季的22.8%。服務輸入繼第二季上升25.4%後, 第三季實質上升28.5%。

政府發言人表示,在訪港旅遊業和私人消費支持 下,香港經濟在第三季繼續恢復。展望未來,預期 未來訪港旅遊業和私人消費將繼續支持今年餘下時 間的經濟增長。隨着接待能力進一步恢復,香港有 望接待更多旅客。私人消費方面,住戶收入持續改 善及包括「香港夜繽紛」等多項政府支援措施提供 支持。然而,地緣政治緊張局勢加劇及金融狀況偏 緊,困難的外圍環境將繼續令貨物出口及投資和消 費氣氛受壓。

#### 出口跌幅收窄見底回穩

恒生銀行經濟研究部主管兼首席經濟師薛俊昇分

本地生產總值(GDP)按季變動 1 7.6% 降 5.5% 4.7% 2.9% 1.5% 4.1% 4.6% 4.1% 3.9% Q2 Q3 Q4 Q2 Q3 Q2 Q3 Q1 Q4 Q1 2022年 2023年 2021年 港府首6個月綜合帳目情況 項目 金額(億元) 項目 金額(億元) 收入 1313.54 發行綠債的收入 466.32 (1776.52)開支 (3556.38)已計入發行綠債的赤字 未計入發行綠債的赤字 (2242.84) 財政儲備 6571.37 \*括號内數字代表員數

析稱,第三季經濟增長低於市場預期,主要因爲對 外貿易持續錄得按年跌幅,反映外圍環境欠佳繼續 影響本港經濟復蘇。第二季及第三季實質政府開支 下降,也可能反映今年消費券金額低於去年的因

大新銀行經濟研究及投資策略部則指出,第三季 私人消費開支按年增幅由第二季向下修訂後的7.7% 放緩至6.5%,連續兩季放緩。隨着訪港旅客逐步恢 復,服務輸出由第二季的22.8%加快至24%;而服務 輸入增速加快至28.5%,反映本地居民外遊活動持續 增加。貨物貿易略爲改善,雖然進出口連續六個季 度錄得倒退,但跌幅收窄至單位數,或反映內地及

國際對香港出口需求可能正見底回穩。

#### 港府首6個月財赤1777億

另外,政府昨公布截至今年9月底的2023至24年 財政年度首6個財務狀況,期內整體開支為3556億 元,收入爲1313億元。計入政府綠色債券計劃下發 行的綠色債券獲得466億元收入後,期內累計赤字爲 1777億元。

政府發言人表示,截至9月底的赤字,主要是由於 薪俸稅及利得稅等主要收入大多在財政年度後期收 取。政府亦指出,截至今年9月底,財政儲備爲6571 億元。

### 頁資產按季增2.3倍至逾1.1萬宗

#### 香港頁資產槪況

季度期末	員資產宗數			
2023年第三季	11123宗			
2023年第二季	3341 宗			
2023年第一季	6379宗			
2022年第四季	12164宗			
 *資料來源:金管局				

【香港商報訊】記者鄺偉軒報道:金管局昨日

公布,負資產住宅按揭貸款宗數由今年第二季尾 的 3341 宗, 急增 2.33 倍, 至第三季尾的 11123 宗,

僅較去年年底的12164宗略少。分析稱,負資產宗 數仍有上升壓力,預料最快明年上半年才會回 落

金管局稱,涉及負資產的個案,主要是銀行職員 的住屋按揭貸款或按揭保險計劃的貸款,而這類貸 款的按揭成數一般較高。其中,負資產住宅按揭涉 及的貸款,由今年第二季尾的174億元,增加2.41 倍,至第三季尾的593億元;另負資產住宅按揭貸款 中,無抵押部分的金額,則由第二季尾的3億元,增 至第三季尾的20億元。

#### 樓價升轉跌頁資產上升

拖欠3個月以上的負資產住宅按揭貸款比率,則由 第二季尾的0.09%,下降至第三季尾的0.02%。

至於9月份新批出的按揭貸款額,較8月份減少 28.4%,至255億元。當中,涉及一手市場交易所批 出的貸款減少32.1%,至32億元;涉及二手市場交易 所批出的貸款減少35.4%,至93億元。截至9月底 止,未償還按揭貸款總額按月增加0.1%,至1.85萬 億元。按揭貸款拖欠比率維持於0.07%,經重組貸款 比率維持於接近0%。

經絡按揭轉介首席副總裁曹德明解釋稱,受息口 上升、交投下跌及發展商減價推售新盤等因素拖 累,香港樓價由升轉跌,導致負資產個案急升。他 預期,儘管施政報告從多方位「減辣」,但購買力 需要時間釋放,加上現時一手貨尾積壓,相信第四 季的負資產個案仍有上升壓力,最快到明年上半年 才會由高位回落。

#### 金管10招強化網銀保安

【香港商報訊】記者鄺偉軒報道:爲促使銀行更 有效阻擋騙徒從電子渠道騙取客戶存款,金管局推 出10項措施,重點加強可疑活動或交易的監測、 身份認證和客戶通知,藉此強化網上銀行保安。金 管局銀行監理部助理總裁陳景宏稱,是輪措施主要 針對匯款,方向趨向收緊,若日後網上銀行的保 安能夠透過驗證方式得到強化,相關措施將有放寬

#### 措施有放寬空間

其中,在加強監測可疑交易及額外身份認證方 面,金管局要求:一)銀行設立動態詐騙監測機 制;二)由銀行要求客戶進行突擊身份認證;三)就 可疑的高風險交易,作出額外身份認證;及四)實 施多項身份認證方法,提升應對詐騙手法能力

提升客戶監控能力方面,金管局提出:一)客戶 可以登入電子銀行帳戶隨時搜索及查閱相關登入及 活動紀錄;二)除高風險交易外,銀行亦應通知客 戶其帳戶的異常活動,如地點變更、新裝置綁定或 登入等;三)降低預設跨境轉帳限額;及四)禁止同 一時間多於一個裝置登入電子銀行帳戶。

至於減低客戶損失方面,金管局則要求銀行作出 便捷機制暫停電子銀行帳戶,以及設立24小時客 戶通報渠道,讓客戶報告異常交易並獲得支援。陳 景宏稱,上述措施已經與銀行多次商討,期望銀行 可以明年3月或之前完成系統修改,以符合上述要

金管局於今年4月及6月,先後向銀行發出指 引,增強對信用卡客戶的保障。金管局助理總裁 (銀行操守)區毓麟指,金管局收到有關未經授權交 易投訴個案,已由3月時高峰的逾60宗,下降至8 月至10月的每月單位數字。

#### 啟德海灣周六開售218伙

【香港商報訊】記者鄭珊珊報道:施政報告後首 個大型全新盤推售,嘉華(173)、會德豐及中海外 (688)合作發展的啓德海灣周六將發售218伙,其中 212伙價單發售、6伙招標發售。

嘉華國際營業及市場策劃總監(香港地產)溫偉明 表示,截至昨日下午,項目累計收票1500張,A 組、B組票數相若。中國海外地產董事總經理游偉 光表示,換樓客對三房感興趣,因此推出6伙三房 戶進行招標,分別位於2A座6、16、20、22、32、 33樓A單位,實用面積771平方呎。212伙價單單 位,實用面積306至586平方呎,折實總價575萬 元至1546萬元,折實呎價17987至26384元,折實 平均呎價20437元



啓德海灣市場截至昨日下午3時已收票逾1500

Stock Abbreviation: Yue Dian Li A. Yue Dian Li B Stock Code: 000539, 200539 Announcement No.: 2023-54 Abbreviation of corporate bond:21 Yudean 0 Corporate bond code: 149418 Abbreviation of corporate bond:21 Yudean 02

#### Guangdong Electric Power Development Co., Ltd. The Third Quarterly Report 2023

The company and its directors hereby guarantee that the content of information disclosure is real, accurate, complete and free from any false record, misleading representation or material omissions

Important content reminder:

1. The Board of Directors and the Supervisory Committee of the Company and its directors, supervisors and senior executives should guarantee the reality, accuracy and completion of the quarterly report, there are no any fictitious statements, misleading statements or important omissions carried in this report, and shall take legal responsibilities, individual

2. Person in charge of the company, Person in charge of accounting and person in charge of accounting organ (accounting officer) hereby confirm that the financial information of this Quarterly Report is authentic, accurate and complete. 3. The third quarterly report audited or not

□Yes √No I. Main financial data (I) Main accounting data and financial indexes

Whether it has retroactive adjustment or re-statement on previous accounting data or not

	This period	Same period	d of last year	Changes of this period over same period of last year ( % )	Year-begin to period-end Before adjust- ment	Same period	d of last year	Changes of this pe- riod ove same period o last yea ( % )
		Before adjustment	After adjustment	After adjustment		Before adjust- ment	After adjustment	After adjust- ment
Operating revenue (Yuan)	16,834,382,775	16,875,114,202	16,875,114,202	-0.24%	45,175,223,659	39,486,353,935	39,486,353,935	14.419
Net profit attrib- utable to the shareholders of the listed com- pany ( Yuan )	870,300,962	-343,808,193	-335,509,064	359.40%	1,726,839,595	-1,719,547,358	-1,707,252,968	201.159
Net profit after deducting of non-recurring gain/loss at- tributable to the shareholders of listed company (Yuan)	862,139,199	-350,046,170	-341,747,041	352.27%	1,711,149,926	-1,749,656,004	-1,737,361,614	198.49
Net cash generated from /used in operat- ing activities (Yuan)	_	_	_	_	7,029,257,012	2,568,938,319	2,568,938,319	173.629
Basic earning per share(Yuan/ Share)	0.1658	-0.0655	-0.0639	359.40%	0.3289	-0.3275	-0.3252	201.15
Diluted gains per share(Yuan/ Share)	0.1658	-0.0655	-0.0639	359.40%	0.3289	-0.3275	-0.3252	201.15
Weighted aver- age return on equity (%)	4.04%	-1.58%	-1.54%	5.58%	8.17%	-7.65%	-7.58%	15.75
	End of this period		End of last period		Increase/decrea period-end comp the end of the year	ared wit		
Gross assets		Before ac	ľ		adjustment		justment	
(Yuan)		150,804,454,709	131,504,274,884 131,623		131,623,802,702		14.57	
Net assets at- tributable to the shareholders of		21,924,502,603	20	,241,872,479		20,350,293,619		7.74

Reasons of accounting policy change and correction of accounting errors In 2022, the Ministry of Finance promulgated the No. 16Accounting Standard for Business Enterprises Interpretation (No 31[2022]CK) (hereinafter referred to as "No. 16 Interpretation") The Company has adopted the accounting treatment of the No. 16 Interpretation regarding the deferred income tax related to assets and liabilities arising from individual trans-actions of not applying to the initial recognition exemption from January 1, 2023. The Company adjusts for applicable individual transactions that occur between the beginning of the earliest period of presentation of the financial report and date of enforcement for the first implementation of the No. 16 Interpretation ; For taxable temporary differences and deductible temporary differences arising from the lease liabilities and right-of-use assets recognized from individual transactions applicable to the No. 16 Interpretation at the beginning of the earliest period of the financial report of the first implementation of the No. 16 Interpretation, the Company adjusts the impacted cumulative number to the presented re tained earnings at the beginning and other related financial statement items for the earliest period of the financial report. (II)Items and amount of non-current gains and losses √ Applicable 

Not applicable

Items	This period	Amount from year- begin to period -end	Notes
Non-current asset disposal gain/loss(including the write-off part for which assets impairment provision is made)	-14,968,462	-16,957,364	The gain and loss on the disposal on non-current assets in the quarter was mainly due to the loss of waste assets disposal of companies such as Dapt Power Plant and Yunhe Power Plant.
Government subsidy recognized in current gain and loss(excluding those closely related to the Company's business and granted under the state's policies)	7,014,560	21,166,849	Mainly due to the power sales eco- nomic policy incentives and subsidies for various power plant projects.
Operating income and expenses other than the aforesaid items	18,623,072	22,062,739	
Less :Influenced amount of income tax	180,605	4,973,342	
Influenced amount of minor shareholders' equity (after tax)	2,326,802	5,609,213	
Total	8,161,763	15,689,669	

For the Company's non-recurring gain/loss items as defined in the Explanatory Announcement No.1 on information disclosure for Companies Offering their Securities to the Public-Non-recurring Gains and Losses and its non-recu gain/loss items as illustrated in the Explanatory Announcement No.1 on information Disclosure for Companies offering their securities to the public-non-recurring Gains and losses which have been defined as recurring gains and losses, it is

1 Applicable   110t applicable		
Items	Amount involved(Yuan)	Reason
Value-added tax will be refunded immediately		Comply with national policies and regulations, and continue to occur
Carbon emission quota used to fulfill the emission reduction obligation	191,053,228	Comply with national policies and regulations, and continue to occur

(III) Particulars about changes in items of main accounting data and financial index and explanations of reasons

In the first third quarter of 2023, the company completed a total of 91.452 billion kwh of electricity generated in the consolidated statement, with a year-on-year increase of 6.47%; of which: 72.402 billion kwh of coal power, with a yearon-year increase of 2.47%, 14.674 billion kwh of gas power, with a year-on-year increase of 28.30%, 3.387 billion kwh of wind power, with a year-on-year increase of 13.59%, 297 million kwh of hydropower, with a year-on-year increase of 1.02%, 518 million kwh of biomass, with a year-on-year decrease of 1.33%.174 million kwh of photovoltaic power which was 0 in the same period last year; the Company completed a cumulative on-grid power of 86.456 billion kWh in consolidated statement, an increase of 6.68% YOY, and the average on-grid electricity price in the consolidated state-

ment was 583.19 yuan/thousand kWh (including tax, the same below), an increase of 40.25 yuan/thousand kWh. Benefiting from the steady recovery of electricity market demand and the orderly promotion and commissioning of the Company's new energy projects, the Company achieved the operating income of 45,175.22 million yuan in the first three quarters of 2023, a YOY increase of 14.41%. Meanwhile, affected by the decline in fuel prices, the Company's power generation fuel cost in the first three quarters was 30,421.17 million yuan, a YOY decrease of 1,550.83 million yuan or a decrease of 4.85%, and the Company's gross profit margin increased by 14.75% YOY. Based on the afore-said factors, the net cash flow generated by the Company's operating activities in the first three quarters of 2023 was 7,029.26 million yuan, an increase of 173.62% YOY; The net profit attributable to shareholders of the listed company was 1,726.84 million yuan, and the earnings per share were 0.3289 yuan, an increase of 201.15% YOY; The net profit attributable to shareholders of the listed company was 1,711.15 million yuan, an increase of 198.49% over the same period last year.

(I) Total number of common shareholders and preference shareholders with voting rights recovered and top ten common

Total number of common shareholders at the periodend		Total preference shareholders with the voting power recovered at the end of the reporting period(if any)				0
Shares held by the top 10 shareholders						
Shareholder name	Properties of share- holder	Share proportion %	Quantity	Amount of tradable shares with Conditional held	Pledging of Status of the shares	r freezing Quantity
Guangdong Energy Group Co., Ltd.	State-owned legal person	67.39%	3,538,116,921	1,893,454,257		
Guangzhou Development Group Co., Ltd.	State-owned legal person	2.22%	116,693,602	0		
Guangdong Electric Power Development Corporation	State-owned legal person	1.80%	94,367,341	0		
Zheng Jianxiang	Domestic Natural person	0.50%	26,234,500	0		
ICBC — GF Strategy opti- mization hybrid securities investment funds		0.44%	23,241,370	0		
HKSCC	Overseas legal person	0.36%	18,761,014	0		
Bank of Communications Co., Ltd — Yongying long-term value hybrid securities Invest- ment fund	Domestic Non-State owned legal person	0.33%	17,162,277	0		

China Merchants Bank Co., Ltd — ABC-CA Strategic Income One-Year Holding Period Hybrid Securities In- vestment Fund	Domestic Non-State owned legal person	0.33%	17,076,400	0		
GUOTAI JUNAN SECURI- TIES (HONG KONG) LIMITED	Overseas legal person	0.31%	16,274,751	0		
VANGUARD TOTAL INTER- NATIONAL STOCK INDEX FUND	Overseas legal person	0.30%	15,855,512	0		
	Shares held by the Top 1	0 Sharehold	ers of Non-rest	ricted shares		
			Number of the	Shar	re type	
Shareh	olders' Names		non-restricted shares held	Share type		antity
Guangdong Energy Group Co	., Ltd.		1,644,662,664	RMB Common	1,64	44,662,66
Guangzhou Development Gro	up Co., Ltd.		116,693,602	RMB Common	11	16,693,60
Guangdong Electric Power De	velopment Corporation		94,367,341	RMB Common		94,367,34
Zheng Jianxiang			26,234,500	Foreign shares placed in domestic exchange	:	26,234,50
ICBC — GF Strategy optimi funds	23,241,370	RMB Common	:	23,241,37		
HKSCC			18.761.014	RMB Common		18,761,01
Bank of Communications Co., hybrid securities Investment for	und		17,162,277	RMB Common		17,162,27
China Merchants Bank Co., L Year Holding Period Hybrid Se			17,076,400			17,076,40
GUOTAI JUNAN SECURITIES (HONG KONG) LIMITED			16,274,751	exchange		16,274,75
VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND			15,855,512	Foreign shares placed in domestic exchange		15,855,51
Related or acting-in-concert parties among shareholders above			The Third largest shareholder Guangdong Electric Power Development Corporation is the wholly-owned subsidiar- ies of the largest shareholder Energy Group. These two companies have relationships; whether the other shareholders have relationships or unanimous acting was unknown.			
Participation of top 10 uncond in securities margin trading (if		areholders	Not applicable			
(II)Total number of preferred		eholding of	top 10 preferr	ed shareholders by	the end of	the repo

□ Applicable √Not applicable

III. Other important matters √Applicable			
Overview	Announcement	Date of disclosure	Website for disclosure
Industrial Park Cogeneration Project* (No. 13 (2023)Hullneng Are-approval) from Huizhou Energy and Key Projects Buyeau, According to the document, the cogeneration project of Huizhou New Material Industrial Park (hereinafter referred to as the "Project") was approved. The project plans to build two sets of 460MM (OE) improved) rase fired combined cycle cogeneration units	Announcement on the Approval	August 26, 2023	http//www. cninfo.com.cr
In order to further deepen the reform of state-owned enterprises, optimize the capital structure, absorb external resources, and better promote the Company's new energy strategic development, after adopted by the 14th meeting of the 10th board of directors of the Company and the second Provisional general shareholders 'meeting in 2023, it's agreed that Guangdong Wind Power Co., Ltd. (hereinafter referred to as "Wind Power Company") a wholly-owned subsidiary, will increase capital and share by way of public listing to introduce no more than 10 strategic investors, and after the capital increase and share expansion, the total shareholding ratio of strategic investors in the Wind Power Company shall not exceed 33%.	Share by Public Listing Method, Announcement	August 31, 2023, September 16, 2023	http//www. cninfo.com.cn
Construction Corps photovoltaic power generation project (hereinafter referred to as the "Hanhai Project" or "Project") invested and constructed by Tumshuk Yudean Hanhai New Energy Co., Ltd., a wholly-owned subsidiary of the Company, achieved the full-capacity grid-connected power generation. Hanhai project, which is the first large-scale desert photovoltaic power generation project in Xinjiang by the Company for actively and steadily promoting the green and low-carbon transformation and helping Xinjiang regional development with industrial aid, realized full-capacity grid-connected power generation in Xinjiang. The project site is located in Tumshuk City, the Third Division of the Xinjiang Production and Construction Corps, with a	Commissioning of the Photovoltaic Power Generation Project of the 45th	September 13,2023	http://www.cninfo.com.cn

The Board of Directors of Guangdong Electric Power Development Co., Ltd