

## 補充財務資料

### SUPPLEMENTARY FINANCIAL INFORMATION

以下公佈之資料為財務報表補充資料，此等資料並不屬於經審核財務報表之一部份。

The following information is disclosed as part of the accompanying information to the financial statements and does not form part of the audited financial statements.

#### (一) 資本充足及流動資金比率

#### 1 Capital adequacy and liquidity ratios

		<b>2006</b>	<b>2005</b>
資本充足比率	Capital adequacy ratio	<u>16.0%</u>	<u>17.6%</u>
經調整資本充足比率	Adjusted capital adequacy ratio	<u>15.9%</u>	<u>17.6%</u>
流動資金比率	Liquidity ratio	<u>46.1%</u>	<u>48.0%</u>

資本充足比率指根據香港《銀行業條例》第三附表所計算本行及由香港金融管理局指定之若干附屬公司於十二月三十一日之綜合比率。

The capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 31 December computed in accordance with the Third Schedule of the Hong Kong Banking Ordinance.

經調整資本充足比率指根據香港金融管理局發出之「就市場風險維持充足資本」指引所計算本行及由香港金融管理局指定之若干附屬公司於十二月三十一日之綜合比率，此比率已同時計及信貸風險及市場風險。

The adjusted capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 31 December computed in accordance with the guideline of “Maintenance of Adequate Capital Against Market Risks” issued by the Hong Kong Monetary Authority taking into account both credit risk and market risk.

流動資金比率是根據香港《銀行業條例》第四附表就本行及由香港金融管理局指定之一間附屬公司在本年度內每個曆月之綜合平均流動資金比率而計算之簡單平均數。

The liquidity ratio is calculated as the simple average of each calendar month's average consolidated liquidity ratio for the year calculated for the Bank and a subsidiary as specified by the Hong Kong Monetary Authority during the year in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

## (二)資本基礎的組成部份減除扣減項目 2 Components of capital base after deductions

用於計算上述十二月三十一日資本充足比率，並向香港金融管理局申報的資本基礎的組成部份減除扣減項目分析如下：

The capital base after deductions used in the calculation of the above capital adequacy ratio as at 31 December and reported to the Hong Kong Monetary Authority is analysed as follows:

	<b>2006</b>	<b>2005</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
核心資本：		
繳足股款的普通股本	<b>1,160,951</b>	1,160,951
儲備	<b>5,761,737</b>	5,743,584
	<b>6,922,688</b>	6,904,535
附加資本：		
土地及土地權益價值重估儲備	<b>824,416</b>	824,416
已減值資產之綜合減值準備及		
法定儲備	<b>388,458</b>	363,089
非持作買賣用途之投資證券之		
重估儲備	<b>53,406</b>	16,869
附加資本總額	<b>1,266,280</b>	1,204,374
附加資本之合格值	<b>1,266,280</b>	1,204,374
未減除扣減項目前之資本基礎總額	<b>8,188,968</b>	8,108,909
由資本基礎總額扣減之項目	<b>(397,997)</b>	(397,963)
減除扣減項目後的資本基礎總額	<b>7,790,971</b>	7,710,946

資本基礎的組成部份減除扣減項目是根據香港《銀行業條例》第三附表釐定，其數額包括本行及由香港金融管理局指定之若干附屬公司。

The components of capital base after deductions include those of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority, and are determined in accordance with the Third Schedule of the Hong Kong Banking Ordinance.

### (三) 貨幣集中

本集團所有外幣持倉盤中，美元貨幣持倉佔淨盤總額的百分之十或以上，現以港幣等值列報如下：

現貨資產	Spot assets
現貨負債	Spot liabilities
遠期買入	Forward purchases
遠期賣出	Forward sales
期權淨額	Net option position
長盤淨額	Net long position
結構性倉盤淨額	Net structural position

期權持倉淨額是根據香港金融管理局於「外幣持倉」申報表所載之「模式使用者」方式計算。

### 3 Currency concentrations

The US dollar net position constitutes 10% or more of the total net position in all foreign currencies and is reported in Hong Kong dollar equivalent as follows:

本集團	
The Group	
2006	2005
HK\$'000	HK\$'000
22,774,594	17,359,236
(18,376,778)	(16,249,387)
194,122	620,695
(1,543,393)	(60,941)
21,541	8,887
<b>3,070,086</b>	<b>1,678,490</b>
<b>67,671</b>	<b>67,469</b>

The net option position is calculated based on the model user approach set out in the prudential return “Foreign Currency Position” issued by the Hong Kong Monetary Authority.

### (四) 分類資料

#### (a) 按行業分類之客戶貸款

在香港使用之貸款	Loans for use in Hong Kong
工商金融	Industrial, commercial and financial
物業發展	Property development
物業投資	Property investment
金融企業	Financial concerns
股票經紀	Stockbrokers
批發及零售業	Wholesale and retail trade
製造業	Manufacturing
運輸及運輸設備	Transport and transport equipment
其他	Others
個人	Individuals
購買「居者有其屋計劃」、「私人參建居屋計劃」與「租者置其屋計劃」樓宇之貸款	Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme
購買其他住宅物業的貸款	Loans for the purchase of other residential properties
信用卡貸款	Credit card advances
其他	Others
貿易融資	Trade finance
在香港以外使用之貸款	Loans for use outside Hong Kong

### 4 Segmental information

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

本集團	
The Group	
2006	2005
HK\$'000	HK\$'000
4,297,457	3,209,419
10,480,987	8,889,515
435,258	435,494
1,573	2,257
400,041	413,768
484,165	469,464
1,454,530	1,304,236
2,930,510	3,441,451
2,008,692	2,272,313
9,659,397	10,639,364
516,956	573,860
1,370,950	1,409,457
664,439	570,760
<b>34,704,955</b>	<b>33,631,358</b>
<b>4,078,026</b>	<b>3,224,189</b>
<b>38,782,981</b>	<b>36,855,547</b>

#### (四)分類資料(續)

##### (b) 按區域分類之客戶貸款、逾期貸款及已減值貸款

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

客戶貸款  
– 香港  
– 其他區域

逾期貸款  
– 香港

已減值貸款  
– 香港

##### (c) 跨越邊界的申索

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為跨越邊界申索之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。該等區域佔跨越邊界申索總額的百分之十或以上如下：

#### 二〇〇六年

亞太區(不包括香港)  
北美及南美  
歐洲

#### 二〇〇五年

亞太區(不包括香港)  
北美及南美  
歐洲

#### 4 Segmental information (continued)

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

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

		本集團 The Group	
		2006	2005
		HK\$'000	HK\$'000
Gross advances to customers			
– Hong Kong		36,389,798	35,321,082
– Other areas		2,393,183	1,534,465
		<u>38,782,981</u>	<u>36,855,547</u>
Overdue advances			
– Hong Kong		213,213	184,723
		<u>213,213</u>	<u>184,723</u>
Impaired loans			
– Hong Kong		180,503	247,248
		<u>180,503</u>	<u>247,248</u>

##### (c) Cross-border claims

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

本集團 The Group				
	銀行及其他 金融機構 Banks and other financial institutions HK\$'000	公營機構 Public sector entities HK\$'000	其他 Others HK\$'000	合計 Total HK\$'000
<b>2006</b>				
Asia Pacific excluding Hong Kong	12,015,086	118,158	1,998,315	14,131,559
North and South America	2,341,402	645,627	1,596,825	4,583,854
Europe	16,129,657	–	638,262	16,767,919
<b>2005</b>				
Asia Pacific excluding Hong Kong	6,383,983	52,369	1,910,649	8,347,001
North and South America	2,163,512	1,609,305	1,649,587	5,422,404
Europe	14,316,823	–	395,481	14,712,304

(五) 逾期及經重組資產

(a) 逾期貸款

本集團之客戶逾期貸款分析如下：

5 Overdue and rescheduled assets

(a) Overdue advances

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

		2006		2005	
		佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers	佔客戶貸款 總額之百分比 % of total advances to customers
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
貸款總額，其逾期：	Gross amount of advances which have been overdue for:				
– 三個月以上至六個月	– Six months or less, but over three months	84,728	0.22	79,959	0.21
– 六個月以上至一年	– One year or less, but over six months	63,863	0.16	35,830	0.10
– 一年以上	– Over one year	64,622	0.17	68,934	0.19
		<u>213,213</u>	<u>0.55</u>	<u>184,723</u>	<u>0.50</u>
有抵押之逾期貸款	Secured overdue advances	157,863		127,878	
無抵押之逾期貸款	Unsecured overdue advances	55,350		56,845	
		<u>213,213</u>		<u>184,723</u>	
有抵押之逾期貸款所持 之抵押品市值	Market value of collateral held against the secured overdue advances	197,541		175,155	
已撥個別減值準備	Individual impairment allowances made	49,561		58,412	

於二〇〇六年十二月三十一日，同業貸款中並無逾期三個月以上(二〇〇五年為零)。

At 31 December 2006, there were no advances to banks and other financial institutions which were overdue for over three months (2005: Nil).

## (五)逾期及經重組資產(續) 5 Overdue and rescheduled assets (continued)

### (b) 其他逾期資產

本集團之其他逾期資產分析如下：

### (b) Other overdue assets

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

	2006		2005	
	商業票據 Trade bills HK\$'000	應計利息 Accrued interest HK\$'000	商業票據 Trade bills HK\$'000	應計利息 Accrued interest HK\$'000
其他資產總額，其逾期：				
– 三個月以上至六個月	5,356	1,067	6,855	1,301
– 六個月以上至一年	–	949	520	2,458
– 一年以上	–	4,839	–	9,952
	<u>5,356</u>	<u>6,855</u>	<u>7,375</u>	<u>13,711</u>

### (c) 經重組貸款

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

### (c) Rescheduled advances

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

	2006		2005	
	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000
經重組客戶貸款	97,843	0.25	125,244	0.34

於二〇〇六年十二月三十一日，同業貸款中並無經重組之貸款(二〇〇五年為零)。

At 31 December 2006, there were no rescheduled advances to banks and other financial institutions (2005: Nil).

### (d) 收回資產

收回資產市值

### (d) Repossessed assets

Market value of repossessed assets

本集團 The Group	
2006 HK\$'000	2005 HK\$'000
<u>13,049</u>	<u>7,550</u>