

(十六) 到期日分析 16 Maturity profile

於二〇〇二年
六月三十日

At 30/6/2002

	即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
資產	Assets						
庫存現金及短期資金	640,783	16,720,744	406,703	-	-	-	17,768,230
定期存放同業 (一至十二個月內到期)	-	3,434,169	331,433	-	-	-	3,765,602
持有之存款證	-	399,350	753,314	800,079	-	-	1,952,743
債務證券包括：	Debt securities included in:						
- 持至到期證券	-	2,595,012	753,177	2,534,803	235,608	39,000	6,157,600
- 持作買賣用途證券	-	-	36,476	259,587	-	-	296,063
- 非持作買賣用途證券	-	39,152	179,792	835,260	-	-	1,054,204
客戶貸款	1,244,698	1,654,021	2,557,150	12,295,416	11,816,432	905,424	30,473,141
同業貸款	-	-	-	6,240	-	-	6,240
	1,885,481	24,842,448	5,018,045	16,731,385	12,052,040	944,424	61,473,823
負債	Liabilities						
同業存款	193,515	1,242,580	65,925	-	-	-	1,502,020
客戶之往來、定期、 儲蓄及其他存款	10,707,365	35,991,534	1,868,810	82,027	-	-	48,649,736
發行之存款證	-	350,000	110,000	1,187,000	-	-	1,647,000
沽空之外匯基金 票據及債券	-	2,499,364	297,733	14,090	-	-	2,811,187
	10,900,880	40,083,478	2,342,468	1,283,117	-	-	54,609,943

(十六)到期日分析(續) 16 Maturity profile (continued)

於二〇〇一年 十二月三十一日		At 31/12/2001						
		即時償還	三個月 或以下	三個月以 上至一年	一年以上 至五年	五年以上	無註明 日期	合計
		Repayable on demand	Three months or less	or less but over three months	Five years or less but over one year	Over five years	Undated	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	473,962	17,485,387	966,003	-	-	-	18,925,352
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	-	4,365,105	1,095,015	-	-	-	5,460,120
持有之存款證	Certificates of deposit held	-	295,736	696,400	610,760	-	-	1,602,896
債務證券包括：	Debt securities included in:							
- 持至到期證券	- Held-to-maturity securities	-	2,651,677	402,322	2,922,266	124,747	39,000	6,140,012
- 持作買賣用途證券	- Trading securities	-	-	-	327,995	-	-	327,995
- 非持作買賣用途證券	- Non-trading securities	-	20,067	117,378	1,173,493	-	-	1,310,938
客戶貸款	Advances to customers	1,315,134	1,397,755	2,631,900	11,193,856	11,236,547	1,198,535	28,973,727
同業貸款	Advances to banks and other financial institutions	-	-	-	9,360	-	-	9,360
		1,789,096	26,215,727	5,909,018	16,237,730	11,361,294	1,237,535	62,750,400
負債	Liabilities							
同業存款	Deposits and balances of banks and other financial institutions	263,846	975,759	16,187	-	-	-	1,255,792
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	10,374,361	36,555,797	2,468,152	206,501	-	-	49,604,811
發行之存款證	Certificates of deposit issued	-	-	550,000	560,000	-	-	1,110,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	-	4,076,333	64,615	1,025	-	-	4,141,973
		10,638,207	41,607,889	3,098,954	767,526	-	-	56,112,576

(十七) 股本

17 Share capital

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
註冊股本： 三億股(二〇〇一年：三億股)， 每股港幣五元	Authorized: 300,000,000 shares (2001: 300,000,000 shares) of HK\$5 each	1,500,000	1,500,000
已發行及已繳足股本： 二億三千二百一十九萬零一百一 十五股(二〇〇一年：二億三千 二百一十九萬零一百一十五 股)，每股港幣五元	Issued and fully paid: 232,190,115 shares (2001: 232,190,115 shares) of HK\$5 each	1,160,951	1,160,951

(十八) 儲備

18 Reserves

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
資本儲備	Capital reserve	57,500	57,500
重估投資物業儲備	Investment properties revaluation reserve	1,058,778	1,058,778
重估投資儲備	Investment revaluation reserve	83,537	68,934
普通儲備	General reserve	1,003,730	1,003,730
保留溢利	Retained earnings	4,381,160	4,215,293
		6,584,705	6,404,235
相當於：	Representing:		
本銀行及附屬公司	Bank and subsidiaries	6,604,767	6,419,499
共同控制實體	Jointly controlled entities	(19,907)	(15,290)
聯營公司	Associated company	(155)	26
		6,584,705	6,404,235

甲、本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本銀行時所成立。

(a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.

乙、普通儲備是往年度從保留溢利及內部儲備轉撥之金額。

(b) The general reserve is comprised of the previous years' transfers from retained earnings and the inner reserve.

丙、期結後董事會宣派中期股息港幣七千六百六十二萬三千元(二〇〇一年末期股息為港幣二億一千五百九十三萬七千元)，將由截至二〇〇二年十二月三十一日止年度內之保留溢利中分派[註釋(六)]。

(c) The directors declared an interim dividend of HK\$76,623,000 (2001: final dividend of HK\$215,937,000) after the period end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2002 (note 6).

(十九) 資產負債表外之風險

甲、或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

合約金額
直接信貸替代品
交易項目有關之或有債務
商業項目有關之或有債務
其他承擔
- 原本年期少於一年或可以無條件取消
- 原本年期一年及以上

信貸風險比重金額

19 Off balance sheet exposures

(a) Contingent liabilities and commitments

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

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
Contract amount		
Direct credit substitutes	834,497	587,018
Transaction-related contingencies	29,847	31,296
Trade-related contingencies	438,207	510,787
Other commitments with an original maturity of		
- Under one year or which are unconditionally cancellable	5,652,676	6,080,438
- One year and over	2,316,542	2,526,998
	<u>9,271,769</u>	<u>9,736,537</u>
Credit risk weighted amount	<u>2,088,933</u>	<u>1,935,992</u>

乙、衍生工具

下列為各項重大衍生工具之未經雙邊淨額結算安排之名義合約金額、信貸風險比重金額及重置成本：

合約金額
外匯合約
遠期合約
- 對沖
- 買賣
沽出期權
- 買賣
購入期權
- 買賣

利率合約
期貨合約
- 買賣
利率掉期
- 對沖

股權合約
沽出期權
- 買賣
購入期權
- 買賣

(b) Derivatives

The following is a summary of the notional contract amounts, credit risk weighted amounts and replacement costs of each significant type of derivatives, without taking into account the effect of bilateral netting arrangements:

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
Contract amount		
Exchange rate contracts		
Forward contracts		
- Hedging	1,310,778	2,700,676
- Trading	235,749	153,723
Options written		
- Trading	310,052	189,537
Options purchased		
- Trading	306,079	181,001
	<u>2,162,658</u>	<u>3,224,937</u>
Interest rate contracts		
Futures contracts		
- Trading	990,000	564,000
Interest rate swaps		
- Hedging	1,245,749	1,811,525
	<u>2,235,749</u>	<u>2,375,525</u>
Equity contracts		
Options written		
- Trading	449,135	198,721
Options purchased		
- Trading	424,175	182,673
	<u>873,310</u>	<u>381,394</u>
	<u>5,271,717</u>	<u>5,981,856</u>

(十九) 資產負債表外之風險 (續) 19 Off balance sheet exposures (continued)

乙、衍生工具 (續)

買賣交易包括為執行客戶買賣指令或對沖該等持倉量而持有的金融工具盤。

信貸風險比重金額
外匯合約
利率合約
股權合約

重置成本
外匯合約
利率合約
股權合約

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。

信貸風險比重金額是根據銀行業條例第三附表及香港金融管理局之指引而計算。所計算之金額視乎另一訂約方之狀況及每類合約之到期情況而定。

重置成本指按市值標價而其價值為正數之所有合約之替代成本(假設另一訂約方不履行合約義務)，並以價值為正數之合約按市值標價計算。重置成本是此等合約於結算日信貸風險之約數估計。

(b) Derivatives (continued)

The trading transactions include positions arising from the execution of trade orders from customers or transactions taken to hedge those positions.

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
Credit risk weighted amount		
Exchange rate contracts	7,325	10,829
Interest rate contracts	9,767	13,010
Equity contracts	13,281	6,565
	<u>30,373</u>	<u>30,404</u>
Replacement cost		
Exchange rate contracts	5,607	10,819
Interest rate contracts	16,257	31,602
Equity contracts	1,110	2,049
	<u>22,974</u>	<u>44,470</u>

The contract amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date and do not represent amounts at risk.

The credit risk weighted amounts are the amounts which have been calculated in accordance with the Third Schedule of the Banking Ordinance and guidelines issued by the Hong Kong Monetary Authority. The amounts calculated are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

Replacement cost is the cost of replacing all contracts which have a positive value when marked to market (should the counterparty default on its obligations) and is obtained by marking to market contracts with a positive value. Replacement cost is a close approximation of the credit risk for these contracts at the balance sheet date.

(二十) 資本及租約承擔

20 Capital and lease commitments

甲、資本承擔

(a) Capital commitments

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
已簽合約但未作準備	43,092	54,872
	<u>43,092</u>	<u>54,872</u>

(二十) 資本及租約承擔(續)

乙、營業租約承擔

本集團為承租人

於二〇〇二年六月三十日及二〇〇一年十二月三十一日，本集團持有之不可撤銷之經營租賃，其累計之未來最低租賃款項總額如下：

土地及樓宇
- 第一年內
- 第二至第五年內
- 第五年以後

其他設備
- 第一年內

本集團為出租人

於二〇〇二年六月三十日及二〇〇一年十二月三十一日，本集團與租客釐定之未來最低租賃應收總額如下：

土地及樓宇
- 第一年內
- 第二至第五年內

20 Capital and lease commitments (continued)

(b) Lease commitments

The Group as lessee

At 30 June 2002 and 31 December 2001, the Group had future aggregate minimum lease payments under non-cancellable operating leases as follows:

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
Land and buildings		
- Not later than one year	7,561	10,829
- Later than one year and not later than five years	3,089	3,607
- Later than five years	-	162
	<u>10,650</u>	<u>14,598</u>
Other equipment		
- Not later than one year	43	43
	<u>10,693</u>	<u>14,641</u>

The Group as lessor

At 30 June 2002 and 31 December 2001, the Group had contracted with tenants for the following future minimum lease receivables:

	30/6/2002 HK\$'000	31/12/2001 HK\$'000
Land and buildings		
- Not later than one year	77,148	78,200
- Later than one year and not later than five years	84,048	105,454
	<u>161,196</u>	<u>183,654</u>

(二十一) 已作抵押品之資產

甲、於二〇〇二年六月三十日，一筆為數值美元七百二十萬元(等同港幣五千六百一十六萬元；二〇〇一年十二月三十一日為美元七百二十萬元，等同港幣五千六百一十六萬元)之存款證已抵押予美國貨幣審計部，作為本銀行洛杉磯分行之法定存款。

乙、於二〇〇二年六月三十日，包括在「庫存現金及短期資金」〔註釋(八)〕、「持作買賣用途之證券」〔註釋(十)〕及「非持作買賣用途之證券」〔註釋(十三)〕內之資產合共港幣二十九億六千三百九十四萬三千元(二〇〇一年十二月三十一日為港幣四十一億九千五百四十六萬九千元)，此乃是因應本銀行根據銷售及回購協議對沽空外匯基金票據及債券〔註釋(十五)〕而抵押，此等協議乃按市場之正常商業條款進行。

21 Assets pledged as security

(a) At 30 June 2002, a certificate of deposit of US\$7,200,000 (equivalent to HK\$56,160,000; 31 December 2001: US\$7,200,000, equivalent to HK\$56,160,000) had been pledged to the Office of the Comptroller of Currency of the United States of America as a statutory deposit for the Bank's branch in Los Angeles.

(b) Included in "Cash and short-term funds" (note 8), "Trading securities" (note 10) and "Non-trading securities" (note 13) as at 30 June 2002 are assets totalling HK\$2,963,943,000 (31 December 2001: HK\$4,195,469,000) which have been pledged to secure the Bank's short positions in Exchange Fund Bills and Notes under sale and repurchase agreements entered into by the Bank in the normal course of its business (note 15).

(二十二) 簡明綜合現金流量表註釋

22 Notes to condensed consolidated cash flow statement

甲、營業溢利與來自營業活動之現金流入淨額對賬表

(a) Reconciliation of operating profit to net cash inflow from operating activities

		截至六月三十日止六個月 Six months ended 30 June	
		2002 HK\$'000	2001 HK\$'000
營業溢利	Operating profit	447,707	513,442
呆壞賬支銷	Charge for bad and doubtful debts	65,786	47,496
折舊	Depreciation	31,317	23,335
	Amortization of premium/(discount) on held-to-maturity securities	1,898	(530)
攤銷持至到期證券之溢價/(折價) 非持作買賣用途證券及持至期 證券之收入	Income from non-trading securities and held-to-maturity securities	(166,477)	(178,311)
經營活動之現金流入淨額	Net cash inflow from trading activities	380,231	405,432
短期存放同業之變動	Change in money at call and short notice	868,007	223,140
國庫券(三個月以後到期)之變動	Change in treasury bills maturing beyond three months	1,936,166	497,390
定期存放同業(三個月以後到期)之 變動	Change in placements with banks and other financial institutions maturing beyond three months	2,634,971	298,349
商業票據之變動	Change in trade bills	6,290	(4,279)
持有存款證(三個月以後到期)之 變動	Change in certificates of deposit held maturing beyond three months	(173,362)	(144,690)
持作買賣用途證券之變動	Change in trading securities	26,008	(136,667)
貸款及其他賬項之變動	Change in advances and other accounts	(2,086,809)	520,870
	Change in deposits and balances of banks and other financial institutions maturing beyond three months	65,925	–
同業存款(三個月以後到期)之變動 客戶往來、定期、儲蓄及其他存款 之變動	Change in current, fixed, savings and other deposits of customers	(955,075)	377,498
已發行存款證之變動	Change in certificates of deposit issued	537,000	(124,000)
其他負債之變動	Change in other liabilities	(1,445,332)	(1,473,846)
來自營運所得之現金	Cash generated from operations	1,794,020	439,197
非持作買賣用途之證券及持至到 期證券所得之收入	Income received on non-trading securities and held-to-maturity securities	111,524	131,536
收取共同控制實體之股息	Dividends received from jointly controlled entities	780	–
支付香港利得稅	Hong Kong profits tax paid	(17,717)	(2,144)
支付海外稅項	Overseas tax paid	(2,532)	(3,721)
營業活動之現金流入淨額	Net cash inflow from operating activities	1,886,075	564,868

(二十四) 分部報告

甲、按業務劃分

本集團主要從事商業銀行業務，業務類別可分為零售及企業銀行、司庫及其他業務。零售及企業銀行包括提供零售銀行服務、商業借貸及貿易融資。司庫業務包括外匯、金融市場及資本市場等活動。其他業務主要包括物業投資、證券經紀及有關保險業務。

24 Segment reporting

(a) Class of business

The Group operates predominantly in commercial banking which comprises retail and corporate banking, treasury and other activities. Retail and corporate banking includes retail banking, commercial lending and trade finance. Treasury activities include foreign exchange, money market and capital market activities. Other activities mainly comprise investment properties holding, securities brokerage and insurance related business.

		零售及 企業銀行 Retail and corporate banking HK\$'000	司庫 Treasury HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
截至二〇〇二年 六月三十日止六個月	Six month ended 30 June 2002					
利息收入源自	Interest income from					
- 外界客戶	- external customers	624,453	381,282	21,069	-	1,026,804
- 其他業務	- other segments	188,520	223,313	5,370	-	417,203
利息支出給予	Interest expense to					
- 外界客戶	- external customers	(195,126)	(233,434)	(49)	-	(428,609)
- 其他業務	- other segments	(182,407)	(233,266)	(1,530)	-	(417,203)
淨利息收入	Net interest income	435,440	137,895	24,860	-	598,195
源自外界客戶之 其他營業收入	Other operating income from external customers	44,382	27,092	112,437	-	183,911
營業收入	Operating income	479,822	164,987	137,297	-	782,106
營業支出	Operating expenses	(189,133)	(11,603)	(37,674)	(30,203)	(268,613)
撥備前營業溢利	Operating profit before provisions	290,689	153,384	99,623	(30,203)	513,493
呆壞賬準備	Charge for bad and doubtful debts	(65,786)	-	-	-	(65,786)
營業溢利	Operating profit	224,903	153,384	99,623	(30,203)	447,707
固定資產及投資之 溢利/(虧損)	Profit/(loss) on fixed assets and investments	245	7,596	(14)	(392)	7,435
應佔共同控制實體 及聯營公司之溢 利減虧損	Share of profits less losses of jointly controlled entities and associated company	-	-	(4,648)	-	(4,648)
除稅前溢利	Profit before taxation	225,148	160,980	94,961	(30,595)	450,494
折舊費用	Depreciation charge	23,766	924	5,388	1,239	31,317
於二〇〇二年 六月三十日	At 30 June 2002					
分部資產	Segment assets	32,820,583	28,568,561	2,273,490	150,259	63,812,893
分部負債	Segment liabilities	48,750,572	6,009,769	1,182,823	124,073	56,067,237
資本開支	Capital expenditure	5,492	655	389	116	6,652

(二十四)分部報告(續) 24 Segment reporting (continued)

甲、按業務劃分(續) (a) Class of business (continued)

		零售及 企業銀行 Retail and corporate banking HK\$'000	司庫 Treasury HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
截至二〇〇一年 六月三十日止六個月	Six months ended 30 June 2001					
利息收入源自	Interest income from					
- 外界客戶	- external customers	1,046,124	764,705	23,895	-	1,834,724
- 其他業務	- other segments	541,448	460,251	13,991	-	1,015,690
利息支出給予	Interest expense to					
- 外界客戶	- external customers	(769,101)	(433,861)	(1,964)	-	(1,204,926)
- 其他業務	- other segments	(372,563)	(640,920)	(2,207)	-	(1,015,690)
淨利息收入	Net interest income	445,908	150,175	33,715	-	629,798
源自外界客戶 之其他營業收入	Other operating income from external customers	59,988	31,775	80,523	-	172,286
營業收入	Operating income	505,896	181,950	114,238	-	802,084
營業支出	Operating expenses	(164,542)	(11,977)	(33,205)	(31,422)	(241,146)
撥備前營業溢利	Operating profit before provisions	341,354	169,973	81,033	(31,422)	560,938
呆壞賬準備	Charge for bad and doubtful debts	(47,496)	-	-	-	(47,496)
營業溢利	Operating profit	293,858	169,973	81,033	(31,422)	513,442
固定資產及投資之 溢利/(虧損)	Profit/(loss) on fixed assets and investments	11,603	634	(5)	(390)	11,842
除稅前溢利	Profit before taxation	305,461	170,607	81,028	(31,812)	525,284
折舊費用	Depreciation charge	16,308	943	4,838	1,246	23,335
於二〇〇一年 十二月三十一日	At 31 December 2001					
分部資產	Segment assets	31,667,228	30,863,228	1,901,059	140,639	64,572,154
分部負債	Segment liabilities	50,089,801	6,169,320	688,381	59,466	57,006,968
資本開支	Capital expenditure	57,272	6,674	5,057	9,866	78,869

乙、按地域劃分 (b) Geographical area

本集團主要在香港經營業務，本集團之海外業務佔本集團之收入、溢利、資產、負債、或有債務或承擔少於百分之十。

The Group operates predominantly in Hong Kong. Less than 10% of the Group's income, profit, assets, liabilities, contingent liabilities or commitments is attributable to the Group's overseas operations.