

(二十六)到期日分析(續) 26 Maturity profile (continued)

二〇〇一年		2001						
本集團		The Group						
		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	One year 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
<b>資產</b>	<b>Assets</b>							
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
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	263,846	975,759	16,187	–	–	–	1,255,792
客戶存款	Deposits from 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

## (二十六)到期日分析(續) 26 Maturity profile (continued)

二〇〇一年		2001						
本行		The Bank						
		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	One year 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
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	471,897	17,621,507	966,003	–	–	–	19,059,407
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	–	4,351,324	1,315,015	–	–	–	5,666,339
持有存款證	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	–	2,641,677	402,322	2,912,055	100,536	39,000	6,095,590
– 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	1,384,148	1,354,001	2,513,269	10,974,131	11,184,629	1,160,058	28,570,236
同業貸款	Advances to banks and other financial institutions	–	–	–	9,360	–	–	9,360
		1,856,045	26,284,312	6,010,387	16,007,794	11,285,165	1,199,058	62,642,761
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	319,579	1,045,759	16,187	–	–	–	1,381,525
客戶存款	Deposits from customers	10,444,536	37,227,733	2,470,923	206,501	–	–	50,349,693
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
		10,764,115	42,349,825	3,101,725	767,526	–	–	56,983,191

**(二十七)股本**

註冊股本：  
三億股(二〇〇一年為三億股)，每股港幣五元

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(二〇〇一年為二億三千二百一十九萬零一百一十五股)，每股港幣五元

**27 Share capital**

Authorised:  
300,000,000 shares (2001: 300,000,000 shares) of HK\$5 each

Issued and fully paid:  
232,190,115 shares (2001: 232,190,115 shares) of HK\$5 each

	2002 HK\$'000	2001 HK\$'000
	<u>1,500,000</u>	<u>1,500,000</u>
	<u>1,160,951</u>	<u>1,160,951</u>

**(二十八)儲備**

本集團

**28 Reserves**

The Group

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇二年一月一日 如往年列示	At 1 January 2002 as previously reported	57,500	1,058,778	68,934	1,003,730	4,061,241	6,250,183
會計政策變更之影響 [註釋(一(寅))]	Effect of changes in accounting policies (note 1(m))						
- 短期僱員福利	- short-term employee benefits	-	-	-	-	(13,111)	(13,111)
- 退休福利	- retirement benefits	-	-	-	-	167,163	167,163
二〇〇二年一月一日重列 非持作買賣用途證券之公平 價值改變	At 1 January 2002 as restated	57,500	1,058,778	68,934	1,003,730	4,215,293	6,404,235
出售非持作買賣用途之證券	Change in fair value of non-trading securities	-	-	(10,267)	-	-	(10,267)
重估虧損[註釋(二十三)]	Disposal of non-trading securities	-	-	(1,193)	-	-	(1,193)
是年度溢利	Deficit on revaluation (note 23)	-	(57,981)	-	-	-	(57,981)
已派二〇〇一年末期股息	Profit for the year	-	-	-	-	757,632	757,632
已派二〇〇二年中期股息	2001 Final dividend paid	-	-	-	-	(215,937)	(215,937)
	2002 Interim dividend paid	-	-	-	-	(76,623)	(76,623)
二〇〇二年十二月三十一日	At 31 December 2002	<u>57,500</u>	<u>1,000,797</u>	<u>57,474</u>	<u>1,003,730</u>	<u>4,680,365</u>	<u>6,799,866</u>
相當於： 本行及附屬公司	Representing:- Bank and subsidiaries	57,500	1,000,797	57,474	1,003,730	4,704,035	6,823,536
共同控制實體	Jointly controlled entities	-	-	-	-	(23,731)	(23,731)
聯營公司	Associate	-	-	-	-	61	61
二〇〇二年十二月三十一日	At 31 December 2002	<u>57,500</u>	<u>1,000,797</u>	<u>57,474</u>	<u>1,003,730</u>	<u>4,680,365</u>	<u>6,799,866</u>

## (二十八)儲備(續)

## 28 Reserves (continued)

本行	The Bank	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇二年一月一日 如往年列示	At 1 January 2002 as previously reported	1,058,778	30,324	1,003,730	3,294,761	5,387,593
會計政策變更之影響 [註釋(一(寅))]	Effect of changes in accounting policies (note 1(m))					
- 短期僱員福利	- short-term employee benefits	-	-	-	(13,111)	(13,111)
- 退休福利	- retirement benefits	-	-	-	167,163	167,163
二〇〇二年一月一日重列 非持作買賣用途證券之公平 價值改變	At 1 January 2002 as restated	1,058,778	30,324	1,003,730	3,448,813	5,541,645
出售非持作買賣用途之證券	Change in fair value of non-trading securities Disposal of non-trading securities	-	2,530	-	-	2,530
重估虧損[註釋(二十三)] 是年度溢利	Deficit on revaluation (note 23) Profit for the year	(57,981)	-	-	-	(57,981)
已派二〇〇一年末期股息	2001 Final dividend paid	-	-	-	693,740	693,740
已派二〇〇二年中期股息	2002 Interim dividend paid	-	-	-	(215,937)	(215,937)
		-	-	-	(76,623)	(76,623)
二〇〇二年十二月三十一日	At 31 December 2002	1,000,797	31,661	1,003,730	3,849,993	5,886,181

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 previous years' transfers from retained earnings and inner reserve.

丙、年結後董事會擬派末期股息港幣二億一千五百九十三萬七千元(二〇〇一年為港幣二億一千五百九十三萬七千元)及紅利港幣四千六百四十三萬八千元(二〇〇一年為零)，將由截至二〇〇三年十二月三十一日止年度內之保留溢利中分派[註釋(十)]。

(c) The directors proposed a final dividend of HK\$215,937,000 (2001: HK\$215,937,000) and a bonus dividend of HK\$46,438,000 (2001: Nil) after the year end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2003 (note 10).

## (二十八)儲備(續)

## 28 Reserves (continued)

## 本集團

## The Group

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇一年一月一日 如往年列示	At 1 January 2001 as previously reported	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
會計政策變更之影響 [註釋(一(寅))]	Effect of changes in accounting policies (note 1(m))						
- 短期僱員福利	- short-term employee benefits	-	-	-	-	(13,111)	(13,111)
- 退休福利	- retirement benefits	-	-	-	-	159,968	159,968
二〇〇一年一月一日重列 非持作買賣用途證券之公平 價值改變	At 1 January 2001 as restated	37,500	1,177,738	108,422	1,003,730	3,737,522	6,064,912
出售非持作買賣用途之證券 重估虧損	Change in fair value of non-trading securities Disposal of non-trading securities	-	-	(39,397)	-	-	(39,397)
保留溢利資本化	Deficit on revaluation Capitalisation of retained profit	-	(118,960)	(91)	-	-	(91)
是年度溢利重列 已派二〇〇〇年末期股息 已派二〇〇一年中期股息	Profit for the year, as restated 2000 Final dividend paid 2001 Interim dividend paid	20,000	-	-	-	(20,000)	-
		-	-	-	-	853,022	853,022
		-	-	-	-	(267,019)	(267,019)
		-	-	-	-	(88,232)	(88,232)
二〇〇一年十二月三十一日	At 31 December 2001	57,500	1,058,778	68,934	1,003,730	4,215,293	6,404,235
相當於： 本行及附屬公司	Representing:- Bank and subsidiaries Jointly controlled	57,500	1,058,778	68,934	1,003,730	4,230,557	6,419,499
共同控制實體 聯營公司	entities Associate	-	-	-	-	(15,290)	(15,290)
		-	-	-	-	26	26
二〇〇一年十二月三十一日	At 31 December 2001	57,500	1,058,778	68,934	1,003,730	4,215,293	6,404,235

## (二十八)儲備(續)

## 28 Reserves (continued)

本行	The Bank	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇一年一月一日 如往年列示	At 1 January 2001 as previously reported	1,177,738	42,932	1,003,730	2,872,410	5,096,810
會計政策變更之影響 [註釋(一(寅))]	Effect of changes in accounting policies (note 1(m))					
- 短期僱員福利	- short-term employee benefits	-	-	-	(13,111)	(13,111)
- 退休福利	- retirement benefits	-	-	-	159,968	159,968
二〇〇一年一月一日重列 非持作買賣用途證券之公平 價值改變	At 1 January 2001 as restated	1,177,738	42,932	1,003,730	3,019,267	5,243,667
出售非持作買賣用途之證券 重估虧損	Change in fair value of non-trading securities Disposal of non-trading securities	-	(12,517)	-	-	(12,517)
是年度溢利重列	Deficit on revaluation	(118,960)	(91)	-	-	(118,960)
已派二〇〇〇年末期股息	Profit for the year, as restated	-	-	-	784,797	784,797
已派二〇〇一年中期股息	2000 Final dividend paid	-	-	-	(267,019)	(267,019)
	2001 Interim dividend paid	-	-	-	(88,232)	(88,232)
二〇〇一年十二月三十一日	At 31 December 2001	1,058,778	30,324	1,003,730	3,448,813	5,541,645

## (二十九)附屬公司欠款/存款

## 29 Amounts due from/to subsidiaries

包括在下列各資產負債表項  
目內計有附屬公司結餘如下：

Included in the following balance sheet headings are balances with subsidiaries:

		本行 The Bank	
		2002 HK\$'000	2001 HK\$'000
附屬公司欠款：	Amounts due from subsidiaries:		
庫存現金及短期資金	Cash and short-term funds	50,000	153,197
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	420,000	270,000
貸款及其他賬項	Advances and other accounts	89,087	97,194
		<b>559,087</b>	<b>520,391</b>
附屬公司存款：	Amounts due to subsidiaries:		
同業存款	Deposits and balances of banks and other financial institutions	130,151	125,733
客戶存款	Deposits from customers	913,659	748,690
其他賬項及準備金	Other accounts and provisions	248	388
		<b>1,044,058</b>	<b>874,811</b>

### (三十)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。

### 30 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	
<b>二〇〇二年</b>	<b>2002</b>					
利息收入源自	Interest income from					
- 外界客戶	- external customers	1,215,410	792,747	33,943	-	2,042,100
- 其他業務	- other segments	328,061	314,680	10,440	-	653,181
利息支出給予	Interest expense to					
- 外界客戶	- external customers	(359,560)	(506,335)	(126)	-	(866,021)
- 其他業務	- other segments	(325,473)	(324,637)	(3,071)	-	(653,181)
淨利息收入	Net interest income	858,438	276,455	41,186	-	1,176,079
源自外界客戶之其他 營業收入	Other operating income from external customers	92,899	77,197	209,313	-	379,409
營業收入	Operating income	951,337	353,652	250,499	-	1,555,488
營業支出	Operating expenses	(349,780)	(22,836)	(76,602)	(69,544)	(518,762)
撥備前營業溢利	Operating profit before provisions	601,557	330,816	173,897	(69,544)	1,036,726
呆壞賬準備	Charge for bad and doubtful debts	(141,677)	-	-	-	(141,677)
營業溢利	Operating profit	459,880	330,816	173,897	(69,544)	895,049
固定資產及投資之 (虧損)/溢利	(Loss)/profit on fixed assets and investments	(33,027)	25,246	(51)	(483)	(8,315)
應佔共同控制實體及 聯營公司之淨虧損	Share of net losses of jointly controlled entities and an associate	-	-	(7,994)	-	(7,994)
除稅前溢利/(虧損)	Profit/(loss) before taxation	426,853	356,062	165,852	(70,027)	878,740
分部資產	Segment assets	32,280,759	26,780,379	2,474,964	162,930	61,699,032
分部負債	Segment liabilities	48,401,419	3,552,825	1,714,601	69,370	53,738,215
資本開支	Capital expenditure	38,869	1,930	15,217	7,627	63,643
折舊費用	Depreciation charge	37,712	2,680	11,736	5,291	57,419

## (三十)分部報告(續)

## 30 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
二〇〇一年	2001					
利息收入源自	Interest income from					
– 外界客戶	– external customers	1,770,888	1,326,184	53,410	–	3,150,482
– 其他業務	– other segments	865,403	551,832	22,886	–	1,440,121
利息支出給予	Interest expense to					
– 外界客戶	– external customers	(1,186,633)	(723,448)	(5,420)	–	(1,915,501)
– 其他業務	– other segments	(576,932)	(858,713)	(4,476)	–	(1,440,121)
淨利息收入	Net interest income	872,726	295,855	66,400	–	1,234,981
源自外界客戶之其他 營業收入	Other operating income from external customers	128,080	68,789	179,549	–	376,418
營業收入	Operating income	1,000,806	364,644	245,949	–	1,611,399
營業支出	Operating expenses	(352,276)	(22,709)	(69,170)	(67,025)	(511,180)
撥備前營業溢利	Operating profit before provisions	648,530	341,935	176,779	(67,025)	1,100,219
呆壞賬準備	Charge for bad and doubtful debts	(113,510)	–	–	–	(113,510)
營業溢利	Operating profit	535,020	341,935	176,779	(67,025)	986,709
固定資產及投資之 溢利/(虧損)	Profit/(loss) on fixed assets and investments	26,112	7,226	(23)	(455)	32,860
應佔共同控制實體 及聯營公司之淨虧損	Share of net losses of jointly controlled entities and an associate	–	–	(15,114)	–	(15,114)
除稅前溢利/(虧損)	Profit/(loss) before taxation	561,132	349,161	161,642	(67,480)	1,004,455
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
折舊費用	Depreciation charge	35,876	2,157	9,405	4,229	51,667



### (三十)分部報告(續)

#### 乙、按地域劃分

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。

### 30 Segment reporting (continued)

#### (b) Geographical area

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.

### (三十一)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：

### 31 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:

		本集團		本行	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
合約金額	Contract amount				
直接信貸替代品	Direct credit substitutes	1,140,561	587,018	1,140,561	587,018
	Transaction-related				
交易項目有關之或有債務	contingencies	18,697	31,296	18,697	31,296
商業項目有關之或有債務	Trade-related contingencies	421,063	510,787	421,063	510,787
	Other commitments with an original maturity of				
其他承擔	– Under one year or which are unconditionally cancellable	5,808,049	6,080,438	5,870,956	6,175,484
– 原本期少於一年或可以無條件取消	– One year and over	2,814,722	2,526,998	2,814,722	2,516,998
– 原本期一年及以上		<u>10,203,092</u>	<u>9,736,537</u>	<u>10,265,999</u>	<u>9,821,583</u>
信貸風險比重金額	Credit risk weighted amount	<u>2,434,314</u>	<u>1,935,992</u>	<u>2,434,314</u>	<u>1,930,992</u>

## (三十一)資產負債表外之風險(續)

## 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

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

## 31 Off balance sheet exposures (continued)

## (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:

	本集團 The Group		本行 The Bank	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Contract amount				
Exchange rate contracts				
Forward contracts				
- Hedging	974,477	2,700,676	974,477	2,700,676
- Trading	138,786	153,723	138,786	153,723
Options written				
- Trading	902,833	189,537	902,833	189,537
Options purchased				
- Trading	823,020	181,001	827,169	191,543
	<u>2,839,116</u>	<u>3,224,937</u>	<u>2,843,265</u>	<u>3,235,479</u>
Interest rate contracts				
Futures contracts				
- Trading	675,000	564,000	675,000	564,000
Interest rate swaps				
- Hedging	1,692,978	1,811,525	1,692,978	1,811,525
	<u>2,367,978</u>	<u>2,375,525</u>	<u>2,367,978</u>	<u>2,375,525</u>
Equity contracts				
Options written				
- Trading	565,201	198,721	565,201	198,721
Options purchased				
- Trading	552,096	182,673	565,201	198,721
	<u>1,117,297</u>	<u>381,394</u>	<u>1,130,402</u>	<u>397,442</u>
	<u>6,324,391</u>	<u>5,981,856</u>	<u>6,341,645</u>	<u>6,008,446</u>

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

	本集團 The Group		本行 The Bank	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Credit risk weighted amount				
Exchange rate contracts	8,300	10,829	8,320	10,881
Interest rate contracts	6,714	13,010	6,714	13,010
Equity contracts	17,081	6,565	17,477	6,986
	<u>32,095</u>	<u>30,404</u>	<u>32,511</u>	<u>30,877</u>
Replacement cost				
Exchange rate contracts	3,955	10,819	3,955	10,819
Interest rate contracts	8,806	31,602	8,806	31,602
Equity contracts	1,036	2,049	1,041	2,049
	<u>13,797</u>	<u>44,470</u>	<u>13,802</u>	<u>44,470</u>

### (三十一)資產負債表外之風險(續)

#### 乙、衍生工具(續)

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香港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。

### (三十二)資本及租約承擔

#### 甲、資本承擔

已簽合約但未作準備  
已授權但未簽合約

#### 乙、營業租約承擔

於十二月三十一日，本集團及本行持有之不可撤銷之經營租賃，其累計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

### 31 Off balance sheet exposures (continued)

#### (b) Derivatives (continued)

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 Hong Kong 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.

### 32 Capital and lease commitments

#### (a) Capital commitments

	本集團及本行 The Group and the Bank	
	2002 HK\$'000	2001 HK\$'000
Contracted but not provided for	23,561	54,872
Authorised but not contracted for	8,294	—
	<u>31,855</u>	<u>54,872</u>

#### (b) Lease commitments

At 31 December, the Group and the Bank had the following future aggregate minimum lease payments under non-cancellable operating leases:

	本集團及本行 The Group and the Bank	
	2002 HK\$'000	2001 HK\$'000
Land and buildings		
- Not later than one year	8,020	10,829
- Later than one year and not later than five years	22,209	3,607
- Later than five years	4,510	162
	<u>34,739</u>	<u>14,598</u>
Other equipment		
- Not later than one year	—	43
	<u>34,739</u>	<u>14,641</u>

**(三十三)其他經營租賃安排**

於十二月三十一日，本集團及本行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

**33 Other operating lease arrangements**

At 31 December, the Group and the Bank had contracted with tenants for the following future minimum lease receivables:

	本集團及本行 The Group and the Bank	
	2002 HK\$'000	2001 HK\$'000
Land and buildings		
– Not later than one year	77,466	78,200
– Later than one year and not later than five years	67,005	105,454
	<b>144,471</b>	183,654

**(三十四)綜合現金流量表註釋**

甲、由於採納了經修訂會計實務準則第十五條「現金流量表」，故綜合現金流量表的比較數字已重新分類，以配合本年度之呈列方式。

乙、營業溢利與除稅前營業活動之現金(流出)/流入淨額對賬表

**34 Notes to consolidated cash flow statement**

(a) Following the adoption of Statement of Standard Accounting Practice No. 15 (revised) “Cash flow statements”, the comparative figures to the consolidated cash flow statement have been reclassified to conform with the current year’s presentation.

(b) Reconciliation of operating profit to net cash (outflow)/inflow from operating activities before taxation

	2002 HK\$'000	2001 HK\$'000
營業溢利	895,049	986,709
呆壞賬支銷	141,677	113,510
折舊	57,419	51,667
攤銷持至到期證券之折價/ (溢價)	3,613	(1,857)
非持作買賣用途證券及持至到期 證券之收入	(346,699)	(339,417)
非持作買賣用途證券及持至到期 證券所收取之利息及股息	234,923	257,134
短期存放同業之變動	(207,106)	(200,267)
國庫券(三個月以後到期)之變動	2,246,974	556,743
定期存放同業(三個月以後到期) 之變動	877,823	936,024
商業票據之變動	13,593	16,934
持有存款證(三個月以後到期) 之變動	(909,415)	(142,651)
持作買賣用途證券之變動	(504,564)	(221,796)
貸款及其他賬項之變動	(1,550,754)	(519,880)
同業存款(三個月以後到期)之 變動	(16,186)	16,186
客戶存款之變動	(951,055)	(113,216)
已發行存款證之變動	945,000	(249,000)
其他負債之變動	(1,349,148)	(474,821)
除稅前營業活動之現金(流出)/ 流入淨額	<b>(418,856)</b>	672,002

**(三十四)綜合現金流量表註釋(續)****34 Notes to consolidated cash flow statement (continued)**

## 丙、現金及等同現金項目之結餘分析

## (c) Analysis of the balances of cash and cash equivalents

	<b>2002</b>	<b>2001</b>
	<b>HK\$'000</b>	<b>HK\$'000</b>
庫存現金及存放同業	<b>602,513</b>	558,732
短期存放同業	<b>9,557,127</b>	12,303,501
定期存放同業(原到期日在三個月內)	<b>3,240,917</b>	2,825,149
國庫券(原到期日在三個月內)	<b>833,899</b>	1,930,355
持有存款證(原到期日在三個月內)	<b>331,859</b>	155,716
沽空之外匯基金票據及債券	<b>(505,427)</b>	(2,180,957)
同業存款(原到期日在三個月內)	<b>(1,031,426)</b>	(1,239,606)
	<b>13,029,462</b>	14,352,890

**(三十五)已作抵押品之資產****35 Assets pledged as security**

甲、一筆為數值美元七百二十萬元(等同港幣五千六百一十五萬一千元；二〇〇一年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，作為本行洛杉磯分行之法定存款。

(a) A certificate of deposit of US\$7,200,000 (equivalent to HK\$56,151,000; 2001: US\$7,200,000, equivalent to HK\$56,160,000) has 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.

乙、於二〇〇二年十二月三十一日，包括在「庫存現金及短期資金」[註釋(十二)]、「持作買賣用途之證券」[註釋(十五)]及「非持作買賣用途之證券」[註釋(十九)]內，計有外匯基金票據及債券合共港幣十億零八千四百九十七萬六千元(二〇〇一年為港幣四十一億九千五百四十六萬九千元)，此乃是因應本行根據銷售及回購協議對沽空外匯基金票據及債券[註釋(二十五)]而抵押，此等協議乃按市場之正常商業條款進行。

(b) Included in "Cash and short-term funds" (note 12), "Trading securities" (note 15) and "Non-trading securities" (note 19) as at 31 December 2002 are Hong Kong Exchange Fund Bills and Notes totalling HK\$1,084,976,000 (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 25).

**(三十六)高級人員貸款**

按照香港公司條例第161B(4B)條之規定，本行貸款予高級人員之詳情公佈如下：

本金及利息之結欠總額

**36 Loans to officers**

Loans made by the Bank to officers and disclosed pursuant to section 161B(4B) of the Hong Kong Companies Ordinance are as follows:

	於十二月三十一日 之結欠額		全年最高結欠額	
	Balance outstanding at 31 December		Maximum balance during the year	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Aggregate amount outstanding in respect of principal and interest	<b>4,334</b>	11,809	<b>13,481</b>	16,411

**(三十七)有關連人士之交易**

是年度內，本行貸款給有關連人士及從有關連人士所收取之存款，乃按市場之正常商業條款進行。該等有關連人士為本行之主要行政人員及其直系親屬，並包括受該等人士所控制或可對其行使重大影響力之公司。於十二月三十一日，向有關連人士貸款之未償還金額和接受存款結餘總額，與及該等貸款及存款在是年度之有關利息收入和支出詳列如下：

於十二月三十一日之結餘總額

– 貸款

– 存款

是年度有關連人士貸款之利息收入

是年度有關連人士存款之利息支出

**37 Related party transactions**

During the year, the Bank granted loans to and received deposits from related parties in the normal course of its business. These related parties are key management personnel of the Bank, close members of their families and companies controlled or significantly influenced by them. The aggregate outstanding balance of the loans granted to and the deposits received from related parties as at 31 December, and the interest income and interest expense for the year on those loans granted and deposits received are as follows:

	2002 HK\$'000	2001 HK\$'000
Aggregate amounts outstanding at the year end		
– Loans	<b>255,309</b>	670,999
– Deposits	<b>1,806,774</b>	2,169,170
Interest income for the year on loans to related parties	<b>18,174</b>	34,330
Interest expense for the year on deposits from related parties	<b>36,929</b>	78,713

**(三十八)通過賬目**

本賬目經已於二〇〇三年二月二十六日由董事會通過。

**38 Approval of accounts**

The accounts were approved by the board of directors on 26 February 2003.