

## (二) 金融風險管理(續)

### (b) 信貸風險(續)

本集團的主要業務在香港。營運地區包括所有主要的業務分佈。雖然本集團在很多經濟範疇承擔著重大的信貸風險，但是此風險已分散到不同的個人及商業客戶。

客戶貸款按地區分佈之風險集中如下：

#### 本集團

香港  
美國  
中華人民共和國

#### 本行

香港  
美國  
中華人民共和國

### (c) 市場風險

本集團所承擔之市場風險乃指由於市場利率及價格(例如息率、匯率及股票產品之價格)變動所引致資產、負債及承擔上之損失。本集團之市場風險主要源自其外匯持倉及持作買賣用途之證券及衍生工具。所有此等持倉均受一般及特定之市場變更影響。

常務董事會透過制定各項交易限額以管理本集團從不同活動而面對之市場風險。風險乃以合約或名義數值、未償還結餘及止蝕限額之基準衡量及監察。財資部每日均會按市價估值、監察及管理所有與市場風險有關之交易持倉。獨立監察、檢查及確認交易均由另一與財資部分離之獨立部門進行，而本集團之稽核部門亦會定時進行審核及檢查，以確保能遵照既定之風險限額進行交易。所有超越限額之項目須由相關之管理階層及常務董事會審核及批准。實際持倉由風險管理委員會監察。

本行及旗下數間附屬公司於二〇〇六年內，從與市場風險有關活動所賺取之每日平均收入(包括與買賣有關之淨利息收入或其他收入)為港幣八十四萬五千元(二〇〇五年為港幣四十九萬五千元)。該等每日平均收入之標準差為港幣一百一十三萬九千元(二〇〇五年為港幣一百一十一萬八千元)。

## 2 Financial risk management (continued)

### (b) Credit risk (continued)

The Group operates predominantly in Hong Kong. The areas of operation include all the primary business segments. The Group accounts for a significant share of credit exposure to many sectors of the economy. However, credit risk is spread over a diversity of personal and commercial customers.

Geographical sector risk concentrations within the customer loan portfolio are as follows:

#### The Group

	2006 HK\$'000	2006 %	2005 HK\$'000	2005 %
Hong Kong	37,178,669	95.9	35,209,212	95.5
United States of America	795,892	2.0	770,114	2.1
People's Republic of China	808,420	2.1	876,221	2.4
	<b>38,782,981</b>	<b>100.0</b>	<b>36,855,547</b>	<b>100.0</b>

#### The Bank

	2006 HK\$'000	2006 %	2005 HK\$'000	2005 %
Hong Kong	36,791,907	95.8	34,801,462	95.5
United States of America	818,046	2.1	781,046	2.1
People's Republic of China	808,420	2.1	876,220	2.4
	<b>38,418,373</b>	<b>100.0</b>	<b>36,458,728</b>	<b>100.0</b>

### (c) Market risk

The Group takes on exposure to market risk, which is the risk of loss in assets, liabilities and commitments arising from the net effect of changes in market rates and prices, such as interest rates, currency and equity products. The Group's market risk primarily arises from its positions in foreign exchange, securities and derivatives in its trading book. All these positions are exposed to general and specific market movements.

The Group's market risk exposures in different activities are managed by way of limits established by the Executive Committee. Exposures are measured and monitored on the basis of contractual or notional amount, outstanding balances and stop-loss limits. All market risk trading positions are subject to daily mark-to-market valuation, monitored and managed by the Treasury Department. Independent monitoring, checking and trade confirmation are undertaken by a separate department independent of the Treasury Department. Regular checking and reviews are also conducted by the Group's internal audit function to ensure compliance with risk limits. All exceptions are reviewed and approved by the appropriate level of management and the Executive Committee. Actual positions are monitored by the Risk Management Committee.

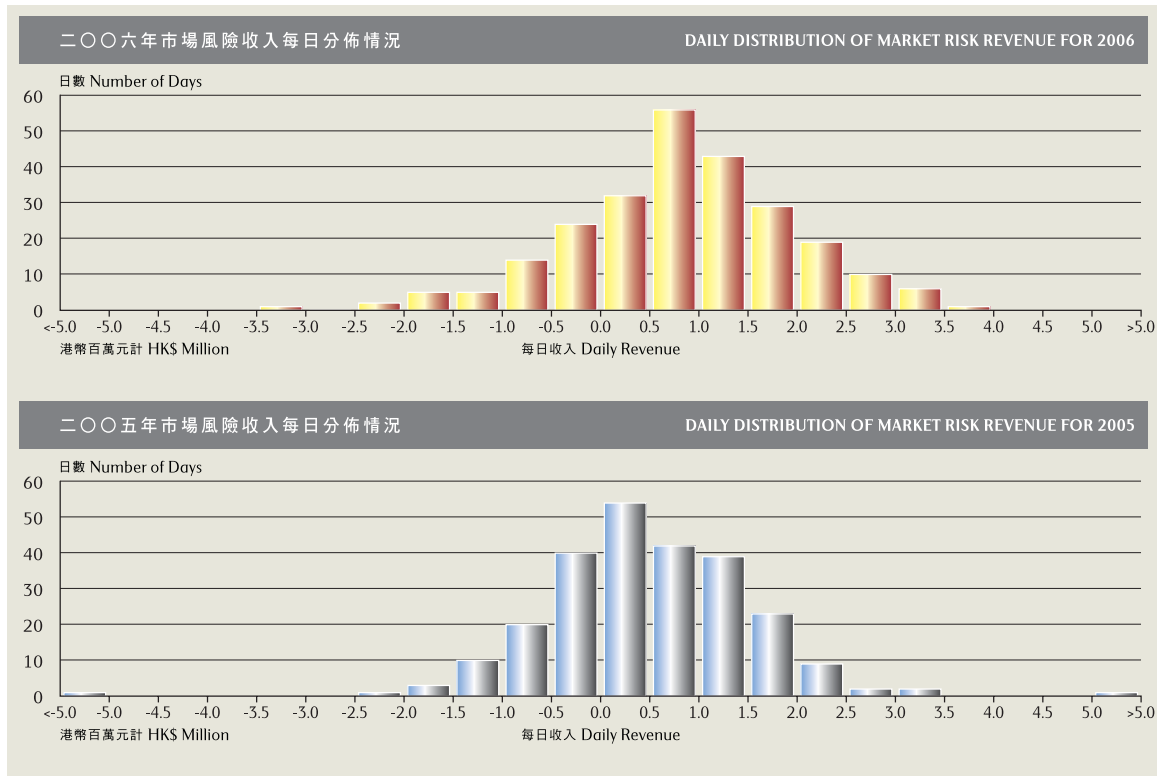
The average daily revenue in 2006 earned from market risk-related activities by the Bank and certain subsidiaries, including trading-related net interest income and other revenue was HK\$845,000 (2005: HK\$495,000). The standard deviation of this daily revenue was HK\$1,139,000 (2005: HK\$1,118,000).

## (二) 金融風險管理(續)

### (c) 市場風險(續)

## 2 Financial risk management (continued)

### (c) Market risk (continued)



### (d) 貨幣風險

現行市場外幣匯率的波動會影響本集團的財務狀況和現金流量。本集團之外匯風險主要包括財資部之外匯買賣及源自商業銀行業務之貨幣兌換風險。

常務董事會以貨幣及總額為基礎，制定隔夜及即日之持倉限額。此等風險每日均由財資部按常務董事會核定之外匯持倉限額集中管理，並由另一部門獨立監察。

由客戶交易而產生之外匯風險(包括附設在某些客戶存款內之貨幣期權)，一般會與其他客戶交易或市場交易對銷。用以購買港元資產之外匯資金均會採用掉期或遠期貨幣兌換合約對沖外匯風險。

下頁表格概述本集團於十二月三十一日之外幣匯率風險。本集團的資產及負債以貨幣作分類並按其賬面值呈列。資產負債表外之差距乃主要用作減低本集團因市場變動的貨幣風險之外幣衍生金融工具的名義金額淨額。

### (d) Currency risk

The Group takes on exposure to effects of fluctuations in the prevailing foreign currency exchange rates on its financial position and cash flows. The Group's exposures mainly comprise foreign exchange dealing by the Treasury Department and currency exposures originated by its commercial banking businesses.

The Executive Committee sets limits on the level of exposure by currency and in total for both overnight and intra-day positions. All exposures are centrally managed by the Treasury Department and independently monitored by a separate department on a daily basis.

Foreign currency exposures arising from customer transactions, including currency options embedded in certain customer deposits, are normally offset against other customer transactions or transactions with the market. Foreign currency funding used to fund Hong Kong dollar assets is hedged using currency swaps or forward exchange contracts to mitigate the foreign exchange risk.

The tables on the following pages summarise the Group's exposure to foreign currency exchange rate risk at 31 December. Included in the tables are the Group's assets and liabilities at carrying amounts, categorised by currency. The off-balance sheet gap represents the net notional amounts of foreign currency derivative financial instruments, which are principally used to reduce the Group's exposure to currency movements.

**(二) 金融風險管理(續) 2 Financial risk management (continued)**

**(d) 貨幣風險(續)**

資產、負債及資產負債表  
外項目的分佈

**(d) Currency risk (continued)**

Concentration of assets, liabilities and off-balance sheet items

本集團

The Group

		港元 HK\$	美元 US\$	澳元 A\$	其他 Others	合計 Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二〇〇六年十二月三十一日	At 31 December 2006					
<b>資產</b>	<b>Assets</b>					
庫存現金及短期資金	Cash and short-term funds	2,164,393	10,117,877	4,193,801	7,021,843	23,497,914
	Placements with banks and other financial institutions maturing between one and twelve months	519,722	3,399,153	214,764	–	4,133,639
定期存放同業 (一至十二個月內到期)	Trade bills	3,540	162,812	–	4,403	170,755
商業票據	Trading securities	1,948,224	102,979	–	–	2,051,203
持作買賣用途之證券	Derivative financial instruments	8,359	15,734	214	2,106	26,413
衍生金融工具	Financial assets designated at fair value through profit or loss	913,683	2,455,572	5,523	71,003	3,445,781
以公平價值誌入損益賬之 金融資產	Available-for-sale securities	945,764	2,482,567	98,169	171,971	3,698,471
可供出售之證券	Held-to-maturity securities	2,081,338	1,790,159	444,245	38,071	4,353,813
持至到期證券	Advances and other accounts (including tax recoverable and deferred tax assets)	37,375,385	2,278,874	952,984	224,950	40,832,193
貸款及其他賬項 (包括可回收稅項及 遞延稅項資產)	Interests in jointly controlled entities	140,497	–	–	–	140,497
共同控制實體權益	Interests in associates	5,879	–	–	–	5,879
聯營公司權益	Investment properties	1,966,160	–	–	–	1,966,160
投資物業	Interests in leasehold land	245,516	–	–	–	245,516
租賃土地權益	Other properties and equipment	373,482	36,536	–	2,376	412,394
其他物業及設備	Total assets	48,691,942	22,842,263	5,909,700	7,536,723	84,980,628
總資產	<b>Liabilities</b>					
<b>負債</b>	Deposits and balances of banks and other financial institutions	59,995	484,483	7,408	85,291	637,177
同業存款	Trading liabilities	1,211,449	–	–	–	1,211,449
交易賬項下之負債	Derivative financial instruments	141,295	142,182	214	534	284,225
衍生金融工具	Financial liabilities designated at fair value through profit or loss	2,240,755	989,338	–	–	3,230,093
以公平價值誌入損益賬 之金融負債	Deposits from customers	33,298,637	16,394,807	5,854,989	7,160,688	62,709,121
客戶存款	Certificates of deposit issued	1,789,299	93,329	–	–	1,882,628
發行之存款證	Other accounts and accruals (including current taxation and deferred tax liabilities)	3,213,390	272,638	25,377	132,745	3,644,150
其他賬項及預提 (包括當期稅項及 遞延稅項負債)	Total liabilities	41,954,820	18,376,777	5,887,988	7,379,258	73,598,843
總負債	Net on-balance sheet position	6,737,122	4,465,486	21,712	157,465	11,381,785
資產負債表內持倉淨額	Off-balance sheet net notional position	1,351,824	(1,333,553)	43,368	(62,330)	(691)
資產負債表外名義持倉淨額	Credit commitments	15,928,261	1,717,496	737	229,545	17,876,039
信貸承擔						

## (二) 金融風險管理(續) 2 Financial risk management (continued)

### (d) 貨幣風險(續)

資產、負債及資產負債表  
外項目的分佈(續)

本行

於二〇〇六年十二月三十一日

資產

庫存現金及短期資金

定期存放同業  
(一至十二個月內到期)

商業票據

持作買賣用途之證券

衍生金融工具

以公平價值誌入損益賬之  
金融資產

可供出售之證券

持至到期證券

貸款及其他賬項

附屬公司權益

共同控制實體權益

投資物業

租賃土地權益

其他物業及設備

總資產

負債

同業存款

交易賬項下之負債

衍生金融工具

以公平價值誌入損益賬之  
金融負債

客戶存款

發行之存款證

其他賬項及預提  
(包括當期稅項及  
遞延稅項負債)

總負債

資產負債表內持倉淨額

資產負債表外名義持倉淨額

信貸承擔

### (d) Currency risk (continued)

Concentration of assets, liabilities and off-balance sheet items (continued)

The Bank

At 31 December 2006

Assets

Cash and short-term funds  
Placements with banks and  
other financial institutions

maturing between one and  
twelve months

Trade bills

Trading securities

Derivative financial  
instruments

Financial assets designated  
at fair value through

profit or loss

Available-for-sale securities

Held-to-maturity securities

Advances and other accounts

Interests in subsidiaries

Interests in jointly controlled  
entities

Investment properties

Interests in leasehold land

Other properties and  
equipment

Total assets

Liabilities

Deposits and balances  
of banks and other  
financial institutions

Trading liabilities

Derivative financial  
instruments

Financial liabilities designated  
at fair value through

profit or loss

Deposits from customers

Certificates of deposit issued

Other accounts and accruals  
(including current taxation  
and deferred tax liabilities)

Total liabilities

Net on-balance sheet position

Off-balance sheet net  
notional position

Credit commitments

	港元 HK\$	美元 US\$	澳元 A\$	其他 Others	合計 Total
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>At 31 December 2006</b>					
<b>Assets</b>					
Cash and short-term funds	2,053,048	10,107,624	4,193,801	7,021,843	23,376,316
Placements with banks and other financial institutions maturing between one and twelve months	613,041	3,371,763	214,764	–	4,199,568
Trade bills	3,540	162,812	–	4,403	170,755
Trading securities	1,810,777	102,979	–	–	1,913,756
Derivative financial instruments	8,510	15,734	214	2,112	26,570
Financial assets designated at fair value through profit or loss	725,049	2,129,124	–	71,003	2,925,176
Available-for-sale securities	485,639	2,323,626	98,169	171,971	3,079,405
Held-to-maturity securities	2,007,249	1,648,240	444,245	38,071	4,137,805
Advances and other accounts	37,066,850	2,296,944	952,905	224,950	40,541,649
Interests in subsidiaries	288,530	11,667	–	–	300,197
Interests in jointly controlled entities	57,300	–	–	–	57,300
Investment properties	2,021,160	–	–	–	2,021,160
Interests in leasehold land	245,516	–	–	–	245,516
Other properties and equipment	320,643	2,953	–	2,376	325,972
<b>Total assets</b>	<b>47,706,852</b>	<b>22,173,466</b>	<b>5,904,098</b>	<b>7,536,729</b>	<b>83,321,145</b>
<b>Liabilities</b>					
Deposits and balances of banks and other financial institutions	175,655	484,483	7,408	85,291	752,837
Trading liabilities	1,211,449	–	–	–	1,211,449
Derivative financial instruments	141,295	142,182	214	534	284,225
Financial liabilities designated at fair value through profit or loss	2,350,690	1,069,588	–	–	3,420,278
Deposits from customers	34,191,449	16,438,927	5,855,324	7,172,731	63,658,431
Certificates of deposit issued	1,789,299	93,329	–	–	1,882,628
Other accounts and accruals (including current taxation and deferred tax liabilities)	2,293,011	272,946	25,377	132,764	2,724,098
<b>Total liabilities</b>	<b>42,152,848</b>	<b>18,501,455</b>	<b>5,888,323</b>	<b>7,391,320</b>	<b>73,933,946</b>
<b>Net on-balance sheet position</b>	<b>5,554,004</b>	<b>3,672,011</b>	<b>15,775</b>	<b>145,409</b>	<b>9,387,199</b>
<b>Off-balance sheet net notional position</b>	<b>1,399,084</b>	<b>(1,345,382)</b>	<b>10,676</b>	<b>(65,952)</b>	<b>(1,574)</b>
<b>Credit commitments</b>	<b>15,972,152</b>	<b>1,575,865</b>	<b>737</b>	<b>229,545</b>	<b>17,778,299</b>

**(二) 金融風險管理(續) 2 Financial risk management (continued)**

**(d) 貨幣風險(續)**

資產、負債及資產負債表  
外項目的分佈(續)

本集團

**(d) Currency risk (continued)**

Concentration of assets, liabilities and off-balance sheet items (continued)

The Group

		港元 HK\$	美元 US\$	澳元 A\$	其他 Others	合計 Total 重列 Restated HK\$'000
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二〇〇五年十二月三十一日	At 31 December 2005					
<b>資產</b>	<b>Assets</b>					
庫存現金及短期資金	Cash and short-term funds	686,606	7,118,878	4,712,265	5,698,368	18,216,117
	Placements with banks and other financial institutions maturing between one and twelve months	294,085	817,190	113,534	878,205	2,103,014
定期存放同業 (一至十二個月內到期)	Trade bills	12,559	146,689	–	2,917	162,165
商業票據	Trading securities	1,965,309	118,477	169	–	2,083,955
持作買賣用途之證券	Derivative financial instruments	5,109	51,098	67	425	56,699
衍生金融工具	Financial assets designated at fair value through profit or loss	992,843	2,792,896	–	111,936	3,897,675
以公平價值誌入損益賬之 金融資產	Available-for-sale securities	1,095,807	2,781,779	91,230	232,108	4,200,924
可供出售之證券	Held-to-maturity securities	822,337	1,801,470	949,219	133,652	3,706,678
持至到期證券	Advances and other accounts (including tax recoverable and deferred tax assets)	35,400,824	1,775,953	671,396	307,242	38,155,415
貸款及其他賬項 (包括可回收稅項及 遞延稅項資產)	Interests in jointly controlled entities	105,578	–	–	–	105,578
共同控制實體權益	Interests in associates	3,540	–	–	–	3,540
聯營公司權益	Investment properties	1,401,640	–	–	–	1,401,640
投資物業	Interests in leasehold land	249,688	–	–	–	249,688
租賃土地權益	Other properties and equipment	354,567	22,275	–	1,808	378,650
其他物業及設備	Total assets	43,390,492	17,426,705	6,537,880	7,366,661	74,721,738
總資產	<b>Liabilities</b>					
<b>負債</b>	Deposits and balances of banks and other financial institutions	1,340,575	922,159	7,775	67,109	2,337,618
同業存款	Trading liabilities	967,891	–	–	–	967,891
交易賬項下之負債	Derivative financial instruments	62,682	91,169	86	1,619	155,556
衍生金融工具	Financial liabilities designated at fair value through profit or loss	1,512,357	848,537	–	–	2,360,894
以公平價值誌入損益賬之 金融負債	Deposits from customers	26,569,631	14,062,797	6,493,483	7,180,129	54,306,040
客戶存款	Certificates of deposit issued	1,824,004	93,049	–	–	1,917,053
客戶存款	Other accounts and accruals (including current taxation and deferred tax liabilities)	2,179,669	231,676	22,711	106,163	2,540,219
發行之存款證	Total liabilities	34,456,809	16,249,387	6,524,055	7,355,020	64,585,271
其他賬項及預提 (包括當期稅項及 遞延稅項負債)	Net on-balance sheet position	8,933,683	1,177,318	13,825	11,641	10,136,467
總負債	Off-balance sheet net notional position	(566,192)	619,411	19,271	(73,758)	(1,268)
資產負債表內持倉淨額	Credit commitments	12,751,710	903,197	–	217,449	13,872,356
資產負債表外名義持倉淨額						
信貸承擔						

## (二) 金融風險管理(續) 2 Financial risk management (continued)

### (d) 貨幣風險(續)

資產、負債及資產負債表  
外項目的分佈(續)

本行

### (d) Currency risk (continued)

Concentration of assets, liabilities and off-balance sheet items (continued)

	The Bank	港元 HK\$	美元 US\$	澳元 A\$	其他 Others	合計 Total 重列 Restated HK\$'000
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二〇〇五年十二月三十一日	At 31 December 2005					
<b>資產</b>	<b>Assets</b>					
庫存現金及短期資金	Cash and short-term funds	667,886	7,107,862	4,712,265	5,698,368	18,186,381
	Placements with banks and other financial institutions maturing between one and twelve months	435,582	791,175	113,534	878,205	2,218,496
定期存放同業 (一至十二個月內到期)	Trade bills	12,559	146,689	–	2,917	162,165
商業票據	Trading securities	1,832,682	118,477	169	–	1,951,328
持作買賣用途之證券	Derivative financial instruments	5,373	51,098	86	444	57,001
衍生金融工具	Financial assets designated at fair value through profit or loss	757,393	2,482,992	–	111,936	3,352,321
以公平價值誌入損益賬之 金融資產	Available-for-sale securities	865,388	2,713,816	91,230	232,108	3,902,542
可供出售之證券	Held-to-maturity securities	733,153	1,735,427	949,219	133,652	3,551,451
持至到期證券	Advances and other accounts	34,732,138	1,783,147	671,396	307,215	37,493,896
貸款及其他賬項	Interests in subsidiaries	288,530	11,633	–	–	300,163
附屬公司權益	Interests in jointly controlled entities	57,300	–	–	–	57,300
共同控制實體權益	Investment properties	1,445,934	–	–	–	1,445,934
投資物業	Interests in leasehold land	249,688	–	–	–	249,688
租賃土地權益	Other properties and equipment	300,502	1,682	–	1,808	303,992
其他物業及設備	Total assets	42,384,108	16,943,998	6,537,899	7,366,653	73,232,658
總資產						
<b>負債</b>	<b>Liabilities</b>					
	Deposits and balances of banks and other financial institutions	1,442,449	922,159	7,775	67,109	2,439,492
同業存款	Trading liabilities	967,891	–	–	–	967,891
交易賬項下之負債	Derivative financial instruments	62,682	91,169	86	1,619	155,556
衍生金融工具	Financial liabilities designated at fair value through profit or loss	1,571,337	900,987	–	–	2,472,324
以公平價值誌入損益賬之 金融負債	Deposits from customers	27,385,112	14,072,257	6,507,036	7,208,361	55,172,766
客戶存款	Certificates of deposit issued	1,824,004	93,049	–	–	1,917,053
發行之存款證	Other accounts and accruals (including current taxation and deferred tax liabilities)	1,056,693	231,806	22,741	106,238	1,417,478
其他賬項及預提 (包括當期稅項及 遞延稅項負債)	Total liabilities	34,310,168	16,311,427	6,537,638	7,383,327	64,542,560
總負債						
資產負債表內持倉淨額	Net on-balance sheet position	8,073,940	632,571	261	(16,674)	8,690,098
資產負債表外名義持倉淨額	Off-balance sheet net notional position	(569,248)	602,504	20,276	(55,609)	(2,077)
信貸承擔	Credit commitments	12,747,277	778,997	–	217,449	13,743,723

## (二) 金融風險管理(續)

### (e) 利率風險

現行市場利率的波動會影響本集團的公平價值利率風險及現金流量利率風險。公平價值利率風險乃指金融工具之價值將隨著市場利率改變而波動的風險。現金流量利率風險乃指金融工具之現金流量將隨著市場利率改變而波動的風險。

由於利率變動，息差可能會增加，但若利率出現不可預計的波動，則息差可能會減少或引致虧損。本集團已定有政策及制度以監察其較易受利率影響之倉盤及重定息率淨差距，以確保其在常務董事會所核定之限額以內獲妥善管理。實際持倉額會按月與核定限額作比較並由風險管理委員會監察。

儘管利率風險管理之主要目的在於限制利率變動對淨利息收入之潛在不利影響，亦可在風險限額內增持利率倉盤以提高收益。

下頁表格概述了本集團的利率風險，並按賬面值列示了本集團的資產及負債，而資產及負債則按重定息日或到期日(以較早者為準)分類。

## 2 Financial risk management (continued)

### (e) Interest rate risk

The Group takes on exposure to the effects of fluctuations in the prevailing levels of market interest rates on both its fair value and cash flow interest rate risks. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. Cash flow interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

Interest margin may increase as a result of such changes but may reduce or create losses in the event that unexpected movements arise. The Group has established policies and systems to monitor its interest-sensitive positions and net repricing gap to ensure that they are all properly managed under the limits approved by the Executive Committee. Actual positions are compared with the approved limits and monitored by the Risk Management Committee on a monthly basis.

While the primary objective of interest rate risk management is to limit potential adverse effects of interest rate movements on net interest income, interest rate positions may be taken for yield enhancement within the risk limits.

The tables on the following pages summarise the Group's exposure to interest rate risks. Included in the tables are the Group's assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

**(二) 金融風險管理(續)****2 Financial risk management (continued)****(e) 利率風險(續)****(e) Interest rate risk (continued)**

資產及負債之利率敏感度  
- 重定息率分析

Interest sensitivity of assets and liabilities – repricing analysis

本集團	The Group	一個月	一個月	三個月	一年以上	五年以上	不計息	合計
		或以下	以上至	以上至一年	至五年	五年以上	Non-	
		Up to	1-3	3-12	1-5	Over	interest	Total
		1 month	months	months	years	5 years	bearing	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二〇〇六年十二月三十一日	At 31 December 2006							
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	22,253,785	-	-	-	-	1,244,129	23,497,914
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	-	1,985,611	2,148,028	-	-	-	4,133,639
商業票據	Trade bills	126,595	40,770	3,390	-	-	-	170,755
持作買賣用途之證券	Trading securities	38,890	1,131,889	546,710	184,582	11,685	137,447	2,051,203
衍生金融工具	Derivative financial instruments	-	-	-	-	-	26,413	26,413
以公平價值誌入損益賬之 金融資產	Financial assets designated at fair value through profit or loss	56,954	437,171	699,194	2,206,716	45,746	-	3,445,781
可供出售之證券	Available-for-sale securities	612,968	1,249,209	192,430	757,313	82,761	803,790	3,698,471
持至到期證券	Held-to-maturity securities	1,027,257	2,238,376	619,845	453,074	15,261	-	4,353,813
貸款及其他賬項 (包括可回收稅項及 遞延稅項資產)	Advances and other accounts (including tax recoverable and deferred tax assets)	33,563,809	3,918,398	652,921	440,825	136,226	2,120,014	40,832,193
共同控制實體權益	Interests in jointly controlled entities	-	-	-	-	-	140,497	140,497
聯營公司權益	Interests in associates	-	-	-	-	-	5,879	5,879
投資物業	Investment properties	-	-	-	-	-	1,966,160	1,966,160
租賃土地權益	Interests in leasehold land	-	-	-	-	-	245,516	245,516
其他物業及設備	Other properties and equipment	-	-	-	-	-	412,394	412,394
<b>總資產</b>	<b>Total assets</b>	<b>57,680,258</b>	<b>11,001,424</b>	<b>4,862,518</b>	<b>4,042,510</b>	<b>291,679</b>	<b>7,102,239</b>	<b>84,980,628</b>
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	588,454	5,402	-	-	-	43,321	637,177
交易賬項下之負債	Trading liabilities	553,076	598,135	59,641	597	-	-	1,211,449
衍生金融工具	Derivative financial instruments	-	-	-	-	-	284,225	284,225
以公平價值誌入損益賬之 金融負債	Financial liabilities designated at fair value through profit or loss	739,104	1,941,970	498,028	50,991	-	-	3,230,093
客戶存款	Deposits from customers	50,840,698	7,064,779	1,847,906	106,137	-	2,849,601	62,709,121
發行之存款證	Certificates of deposit issued	173,308	1,709,320	-	-	-	-	1,882,628
其他賬項及預提 (包括當期稅項及 遞延稅項負債)	Other accounts and accruals (including current taxation and deferred tax liabilities)	-	-	-	-	-	3,644,150	3,644,150
<b>總負債</b>	<b>Total liabilities</b>	<b>52,894,640</b>	<b>11,319,606</b>	<b>2,405,575</b>	<b>157,725</b>	<b>-</b>	<b>6,821,297</b>	<b>73,598,843</b>
<b>利息敏感度差距總額</b>	<b>Total interest sensitivity gap</b>	<b>4,785,618</b>	<b>(318,182)</b>	<b>2,456,943</b>	<b>3,884,785</b>	<b>291,679</b>		



(二) 金融風險管理(續) 2 Financial risk management (continued)

(e) 利率風險(續) (e) Interest rate risk (continued)

資產及負債之利率敏感度 Interest sensitivity of assets and liabilities – repricing analysis (continued)  
- 重定息率分析(續)

本行	The Bank	一個月 或以下 Up to 1 month HK\$'000	一個月 以上至 三個月 1-3 months HK\$'000	三個月以 上至一年 3-12 months HK\$'000	一年以上 至五年 1-5 years HK\$'000	五年以上 Over 5 years HK\$'000	不計息 Non- interest bearing HK\$'000	合計 Total HK\$'000
於二〇〇六年十二月 三十一日	At 31 December 2006							
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	22,138,030	-	-	-	-	1,238,286	23,376,316
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	-	1,661,539	2,538,029	-	-	-	4,199,568
商業票據	Trade bills	126,595	40,770	3,390	-	-	-	170,755
持作買賣用途之證券	Trading securities	38,890	1,131,889	546,710	184,582	11,685	-	1,913,756
衍生金融工具	Derivative financial instruments	-	-	-	-	-	26,570	26,570
以公平價值誌入損益賬之 金融資產	Financial assets designated at fair value through profit or loss	-	310,707	580,158	2,034,311	-	-	2,925,176
可供出售之證券	Available-for-sale securities	612,968	1,249,209	192,430	757,313	82,761	184,724	3,079,405
持至到期證券	Held-to-maturity securities	1,027,257	2,235,478	550,510	324,560	-	-	4,137,805
貸款及其他賬項	Advances and other accounts	33,499,227	3,885,438	521,424	264,835	136,226	2,234,499	40,541,649
附屬公司權益	Interests in subsidiaries	-	-	-	-	-	300,197	300,197
共同控制實體權益	Interests in jointly controlled entities	-	-	-	-	-	57,300	57,300
投資物業	Investment properties	-	-	-	-	-	2,021,160	2,021,160
租賃土地權益	Interests in leasehold land	-	-	-	-	-	245,516	245,516
其他物業及設備	Other properties and equipment	-	-	-	-	-	325,972	325,972
總資產	Total assets	57,442,967	10,515,030	4,932,651	3,565,601	230,672	6,634,224	83,321,145
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	704,114	5,402	-	-	-	43,321	752,837
交易賬項下之負債	Trading liabilities	553,076	598,135	59,641	597	-	-	1,211,449
衍生金融工具	Derivative financial instruments	-	-	-	-	-	284,225	284,225
以公平價值誌入損益賬之 金融負債	Financial liabilities designated at fair value through profit or loss	791,879	2,030,963	508,851	88,585	-	-	3,420,278
客戶存款	Deposits from customers	51,554,826	7,090,996	1,859,605	106,976	-	3,046,028	63,658,431
發行之存款證	Certificates of deposit issued	173,308	1,709,320	-	-	-	-	1,882,628
其他賬項及預提 (包括當期稅項及 遞延稅項負債)	Other accounts and accruals (including current taxation and deferred tax liabilities)	-	-	-	-	-	2,724,098	2,724,098
總負債	Total liabilities	53,777,203	11,434,816	2,428,097	196,158	-	6,097,672	73,933,946
利息敏感度差距總額	Total interest sensitivity gap	3,665,764	(919,786)	2,504,554	3,369,443	230,672		