

(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<br>(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<br>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<br>(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<br>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<br>HK\$'000 | 2001<br>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<br>Capital<br>reserve<br>HK\$'000 | 重估投資<br>物業儲備<br>Investment<br>properties<br>revaluation<br>reserve<br>HK\$'000 | 重估<br>投資儲備<br>Investment<br>revaluation<br>reserve<br>HK\$'000 | 普通儲備<br>General<br>reserve<br>HK\$'000 | 保留溢利<br>Retained<br>earnings<br>HK\$'000 | 合計<br>Total<br>HK\$'000 |
|-------------------------------------|--|--|--|--|--|--|-------------------------|
| 二〇〇二年一月一日<br>如往年列示                  | At 1 January 2002 as<br>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<br>[註釋(一(寅))]             | Effect of changes in<br>accounting policies<br>(note 1(m)) |  |  |  |  |  |                         |
| - 短期僱員福利                            | - short-term employee<br>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<br>非持作買賣用途證券之公平<br>價值改變 | At 1 January 2002<br>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<br>non-trading securities          | -                                      | -  | (10,267)   | -                                      | -  | (10,267)                |
| 重估虧損[註釋(二十三)]                       | Disposal of non-trading<br>securities                      | -                                      | -  | (1,193)  | -                                      | -  | (1,193)                 |
| 是年度溢利                               | Deficit on revaluation<br>(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：<br>本行及附屬公司                     | Representing:-<br>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<br>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<br>物業儲備<br>Investment<br>properties<br>revaluation<br>reserve<br>HK\$'000 | 重估<br>投資儲備<br>Investment<br>revaluation<br>reserve<br>HK\$'000 | 普通儲備<br>General<br>reserve<br>HK\$'000 | 保留溢利<br>Retained<br>earnings<br>HK\$'000 | 合計<br>Total<br>HK\$'000 |
|-------------------------------------|--|--|--|--|--|-------------------------|
| 二〇〇二年一月一日<br>如往年列示                  | At 1 January 2002 as<br>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<br>[註釋(一(寅))]             | Effect of changes in<br>accounting policies<br>(note 1(m))                                 |  |  |  |  |                         |
| - 短期僱員福利                            | - short-term employee<br>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<br>非持作買賣用途證券之公平<br>價值改變 | At 1 January 2002<br>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<br>non-trading securities<br>Disposal of non-trading<br>securities | -  | 2,530  | -                                      | -  | 2,530                   |
| 重估虧損[註釋(二十三)]<br>是年度溢利              | Deficit on revaluation<br>(note 23)<br>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<br>Capital<br>reserve<br>HK\$'000 | 重估投資<br>物業儲備<br>Investment<br>properties<br>revaluation<br>reserve<br>HK\$'000 | 重估<br>投資儲備<br>Investment<br>revaluation<br>reserve<br>HK\$'000 | 普通儲備<br>General<br>reserve<br>HK\$'000 | 保留溢利<br>Retained<br>earnings<br>HK\$'000 | 合計<br>Total<br>HK\$'000 |
|---------------------------------------|---|--|--|--|--|--|-------------------------|
| 二〇〇一年一月一日<br>如往年列示                    | At 1 January 2001 as<br>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<br>[註釋(一(寅))]               | Effect of changes in<br>accounting policies<br>(note 1(m))                                    |  |  |  |  |  |                         |
| - 短期僱員福利                              | - short-term employee<br>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<br>非持作買賣用途證券之公平<br>價值改變   | At 1 January 2001<br>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<br>重估虧損                  | Change in fair value of<br>non-trading securities<br>Disposal of non-trading<br>securities    | -                                      | -  | (39,397)   | -                                      | -  | (39,397)                |
| 保留溢利資本化                               | Deficit on revaluation<br>Capitalisation of retained<br>profit                                | -                                      | (118,960)  | (91)   | -                                      | -  | (91)                    |
| 是年度溢利重列<br>已派二〇〇〇年末期股息<br>已派二〇〇一年中期股息 | Profit for the year,<br>as restated<br>2000 Final dividend paid<br>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：<br>本行及附屬公司                       | Representing:-<br>Bank and subsidiaries<br>Jointly controlled                                 | 57,500                                 | 1,058,778  | 68,934   | 1,003,730                              | 4,230,557                                | 6,419,499               |
| 共同控制實體<br>聯營公司                        | entities<br>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<br>物業儲備<br>Investment<br>properties<br>revaluation<br>reserve<br>HK\$'000 | 重估<br>投資儲備<br>Investment<br>revaluation<br>reserve<br>HK\$'000 | 普通儲備<br>General<br>reserve<br>HK\$'000 | 保留溢利<br>Retained<br>earnings<br>HK\$'000 | 合計<br>Total<br>HK\$'000 |
|-------------------------------------|--|--|--|--|--|-------------------------|
| 二〇〇一年一月一日<br>如往年列示                  | At 1 January 2001 as<br>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<br>[註釋(一(寅))]             | Effect of changes in<br>accounting policies<br>(note 1(m))                                 |  |  |  |  |                         |
| - 短期僱員福利                            | - short-term employee<br>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<br>非持作買賣用途證券之公平<br>價值改變 | At 1 January 2001<br>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<br>重估虧損                | Change in fair value of<br>non-trading securities<br>Disposal of non-trading<br>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,<br>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<br>The Bank   |                  |
|-----------------------|--|------------------|------------------|
|                       |  | 2002<br>HK\$'000 | 2001<br>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<br>月內到期) | Placements with banks and other financial institutions<br>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<br>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<br>企業銀行<br>Retail and<br>corporate<br>banking<br>HK\$'000                | 司庫<br>Treasury<br>HK\$'000 | 其他<br>Others<br>HK\$'000 | 未分類<br>業務<br>Unallocated<br>HK\$'000 | 本集團<br>Group<br>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<br>營業收入     | Other operating income<br>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<br>provisions  | 601,557                    | 330,816                  | 173,897                              | (69,544)                 | 1,036,726  |
| 呆壞賬準備                 | Charge for bad and<br>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<br>(虧損)/溢利   | (Loss)/profit on fixed<br>assets and investments                             | (33,027)                   | 25,246                   | (51)                                 | (483)                    | (8,315)    |
| 應佔共同控制實體及<br>聯營公司之淨虧損 | Share of net losses of<br>jointly controlled<br>entities and an<br>associate | -                          | -                        | (7,994)                              | -                        | (7,994)    |
| 除稅前溢利/(虧損)            | Profit/(loss) before<br>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<br>企業銀行<br>Retail and<br>corporate<br>banking<br>HK\$'000 | 司庫<br>Treasury<br>HK\$'000 | 其他<br>Others<br>HK\$'000 | 未分類<br>業務<br>Unallocated<br>HK\$'000 | 本集團<br>Group<br>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<br>營業收入     | Other operating income<br>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<br>provisions  | 648,530   | 341,935                    | 176,779                  | (67,025)                             | 1,100,219                |
| 呆壞賬準備                 | Charge for bad and<br>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<br>溢利/(虧損)   | Profit/(loss) on fixed<br>assets and investments                             | 26,112  | 7,226                      | (23)                     | (455)                                | 32,860                   |
| 應佔共同控制實體<br>及聯營公司之淨虧損 | Share of net losses of<br>jointly controlled<br>entities and an<br>associate | –   | –                          | (15,114)                 | –                                    | (15,114)                 |
| 除稅前溢利/(虧損)            | Profit/(loss) before<br>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          |
| 交易項目有關之或有債務       | Transaction-related 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          |
| 其他承擔              | Other commitments with an original maturity of            |                   |                  |                   |                  |
| - 原本期少於一年或可以無條件取消 | - Under one year or which are unconditionally cancellable | 5,808,049         | 6,080,438        | 5,870,956         | 6,175,484        |
| - 原本期一年及以上        | - One year and over                                       | 2,814,722         | 2,526,998        | 2,814,722         | 2,516,998        |
|                   |   | <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<br>The Group |                  | 本行<br>The Bank   |                  |
|-------------------------|------------------|------------------|------------------|------------------|
|                         | 2002<br>HK\$'000 | 2001<br>HK\$'000 | 2002<br>HK\$'000 | 2001<br>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<br>The Group |                  | 本行<br>The Bank   |                  |
|-----------------------------|------------------|------------------|------------------|------------------|
|                             | 2002<br>HK\$'000 | 2001<br>HK\$'000 | 2002<br>HK\$'000 | 2001<br>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<br>The Group and the Bank |                  |
|-----------------------------------|----------------------------------|------------------|
|                                   | 2002<br>HK\$'000                 | 2001<br>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<br>The Group and the Bank |                  |
|---|----------------------------------|------------------|
|   | 2002<br>HK\$'000                 | 2001<br>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         |          |
|---|----------------|----------|
|   | 2002           | 2001     |
|   | HK\$'000       | 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             | 2001      |
|---------------------------|------------------|-----------|
|                           | HK\$'000         | 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<br>之結欠額                      |                  | 全年最高結欠額                            |                  |
|---|---------------------------------------|------------------|------------------------------------|------------------|
|   | Balance outstanding<br>at 31 December |                  | Maximum balance<br>during the year |                  |
|   | 2002<br>HK\$'000                      | 2001<br>HK\$'000 | 2002<br>HK\$'000                   | 2001<br>HK\$'000 |
| Aggregate amount outstanding<br>in respect of principal<br>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<br>HK\$'000 | 2001<br>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.