

(以港幣千元位列示，內文另註除外。)

(Expressed in thousands of Hong Kong dollars unless otherwise stated in the text)

(a) 資本充足及流動資金比率

(i) 資本充足比率

(a) CAPITAL ADEQUACY AND LIQUIDITY RATIOS

(i) Capital adequacy ratio

		永亨銀行集團 The Group	
		2001	2000
核心資本	Core capital		
繳足股款的普通股股本	Paid up ordinary share capital	293,429	293,405
股本溢價賬	Share Premium	329,999	329,667
儲備	Reserves	4,345,877	3,833,012
其他	Others	444,404	512,885
		<u>5,413,709</u>	<u>4,968,969</u>
可計算的附加資本	Eligible supplementary capital		
土地及土地權益價值重估的儲備	Reserves on revaluation of land and interests in land	224,700	224,700
重估非持作買賣用途證券之未實現虧損	Unrealised loss on revaluation of non-trading securities	(1,574)	(46)
一般呆賬準備金	General provisions for doubtful debts	361,124	352,104
		<u>584,250</u>	<u>576,758</u>
扣減前的資本基礎總額	Total capital base before deductions	5,997,959	5,545,727
資本基礎總額的扣減項目	Deductions from total capital base	(198,379)	(127,576)
扣減後的資本基礎總額	Total capital base after deductions	<u>5,799,580</u>	<u>5,418,151</u>
十二月三十一日未經調整及調整後之資本充足比率	Unadjusted and adjusted capital adequacy ratio at 31st December	<u>16.6%</u>	<u>16.2%</u>

未經調整之資本充足比率為本銀行及部份附屬公司根據香港銀行條例附表三及香港金融管理局為監管而要求之綜合基準計算。調整後資本充足比率之計算，是根據香港金融管理局發出《就市場風險維持充足資本》的指引，計入在結算日的市場風險。所根據的綜合基準與未經調整之資本充足比率相同。

The unadjusted capital adequacy ratio is computed on a consolidated basis covering the Bank and certain of its financial subsidiaries as specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory supervision purposes, and is in accordance with the Third Schedule to the Hong Kong Banking Ordinance. The adjusted capital adequacy ratio incorporating market risk is computed on the same consolidated basis, and is in accordance with the HKMA's Guideline "Maintenance of Adequate Capital Against Market Risks".

Unaudited Supplementary Financial Information

(a) 資本充足及流動資金比率(續)
(ii) 全年平均流動資金比率

全年平均流動資金比率

全年平均流動資金比率乃根據香港銀行條例附表四計算。此比率為與香港金融管理局協議包括所有海外分行、香港辦事處及附屬公司而計算。

(a) CAPITAL ADEQUACY AND LIQUIDITY RATIOS (CONTINUED)
(ii) Average liquidity ratio for the year

	永亨銀行集團 The Group	
	2001	2000
Average liquidity ratio for the year	45.3%	44.3%

The average liquidity ratio for the year includes the liquidity positions of all overseas branches, Hong Kong offices and financial subsidiaries in its calculation, which is the basis of computation agreed with the HKMA, and has been computed in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.

(b) 客戶貸款 – 行業分類

客戶貸款之行業類別是按該等貸款之用途分類及未減除任何準備。

(b) ADVANCES TO CUSTOMERS – BY INDUSTRY SECTORS

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any provisions.

	永亨銀行集團 The Group		差幅 Change %
	2001	2000	
在香港使用之貸款			
工業、商業及金融	Industrial, commercial and financial		
– 物業發展	334,797	293,940	13.9
– 物業投資	5,645,037	5,565,530	1.4
– 財務機構	562,746	593,606	-5.2
– 股票經紀	259,047	245,741	5.4
– 批發與零售業	868,411	992,632	-12.5
– 製造業	968,820	1,056,766	-8.3
– 運輸與運輸設備			
– 股票有關之貸款	1,619,465	1,384,920	16.9
– 其他	255,709	354,650	-27.9
個人	Individuals		
– 購買「居者有其屋」、「私人機構參建居屋計劃」及「租者置其屋計劃」樓宇之貸款	722,890	460,605	56.9
– 購買其他住宅物業之貸款	10,799,639	11,151,902	-3.2
– 信用咭貸款	463,121	343,649	34.8
– 其他	2,833,500	2,352,836	20.4
貿易融資	1,575,554	1,664,877	-5.4
在香港以外使用之貸款	Loans for use outside Hong Kong		
– 澳門	3,340,498	3,015,099	10.8
– 其他	2,372,342	1,324,135	79.2
	35,515,244	33,665,841	5.5

(c) 客戶貸款、不履行貸款及過期貸款－地理分類

地理分類資料乃按交易對手的所在地，並已顧及轉移風險因素。一般而言，在下述情況下才轉移風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。

(c) ADVANCES TO CUSTOMERS, NON-PERFORMING LOANS AND OVERDUE ADVANCES – BY GEOGRAPHICAL AREA

The geographical information has been classified by the location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

		永亨銀行集團 The Group 2001		
		客戶貸款	不履行貸款	過期三個月 以上之貸款
		Total Advances to customers	Non-performing loans	Overdue advances for over three months
香港	Hong Kong	29,432,277	1,173,746	740,417
澳門	Macau	3,459,865	159,879	145,641
中華人民共和國	People's Republic of China	1,875,900	16,170	33,512
其他	Others	747,202	–	25
		35,515,244	1,349,795	919,595

		永亨銀行集團 The Group 2000 (重報) (restated)		
		客戶貸款	不履行貸款	過期三個月 以上之貸款
		Total Advances to customers	Non-performing loans	Overdue advances for over three months
香港	Hong Kong	29,094,375	1,149,966	957,525
澳門	Macau	3,272,289	152,514	183,869
中華人民共和國	People's Republic of China	849,033	30,408	35,255
其他	Others	450,144	2,283	4,727
		33,665,841	1,335,171	1,181,376

(d) 過期及重定還款期之資產

(i) 過期及重定還款期之貸款

已過期之客戶貸款

三個月以上至六個月

六個月以上至一年

一年以上

所持抵押品金額

有抵押貸款數額

無抵押貸款數額

特殊準備

重定還款期之客戶貸款

於二零零零年十二月三十一日及二零零一年十二月三十一日，本集團貸予銀行同業及其他金融機構之款項中並無過期三個月以上及重定還款期之貸款。

(d) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue and rescheduled advances

永亨銀行集團

The Group

2001

2000

估貸款總
額之百分比

估貸款總
額之百分比

金額

Amount

% of total
advances

金額

Amount

Amount

% of total
advances

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advances

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advances

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% of total
advances

Amount

Gross advances to customers
which have been overdue
for

6 months or less but
over 3 months

1 year or less but over
6 months

Over 1 year

Amount of collateral held

Secured balance

Unsecured balance

Specific provisions

Rescheduled advances

There were no overdue advances for over 3 months and rescheduled advances to banks and other financial institutions on 31st December 2001 and 31st December 2000.

(ii) 其他過期資產

已過期之其他資產

三個月以上至六個月

六個月以上至一年

一年以上

(ii) Other overdue assets

Other assets which have been overdue for

6 months or less but over 3 months

1 year or less but over 6 months

Over 1 year

永亨銀行集團

The Group

2001

債務證券

Debt

securities

*其他資產

*Other

assets

Amount

Amount

Amount

Amount

Amount

Amount

* 其他資產指貿易票據及應計利息

* Other assets refer to trade bills and accrued interest.

(e) 過期及重定還款期貸款與不履行貸款之對賬表

已過期三個月以上之客戶貸款及重定還款期貸款：
已過期三個月以上之客戶貸款

重定還款期之貸款

減：過期三個月以上但仍累計利息之貸款
加：過期三個月或以下但其利息已撥入暫記賬或已停止累計利息之貸款

不履行貸款合計

(e) THE RECONCILIATION BETWEEN OVERDUE AND RESCHEDULED LOANS AND NON-PERFORMING LOANS

		永亨銀行集團 The Group	
		2001	2000
Gross advances to customers and rescheduled loans which have been overdue for over three months :			
Gross advances to customers which have been overdue for over three months		919,595	1,181,376
Rescheduled advances		478,625	130,240
		<u>1,398,220</u>	<u>1,311,616</u>
Less : Loans overdue over 3 months and on which interest is still being accrued		(173,970)	(299,747)
Add : Loans overdue for 3 months or less and on which interest is being placed in suspense or on which interest accrual has ceased		125,545	323,302
Total non-performing loans		<u>1,349,795</u>	<u>1,335,171</u>

(f) 跨境債權

跨境債權資料乃按交易對手的所在地，並已顧及轉移風險因素。一般而言，在下述情況下才轉移風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。

(f) CROSS-BORDER CLAIMS

The information concerning cross-border claims has been classified by the location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

		永亨銀行集團 The Group 2001			
		銀行同業及 其他金融機構 Banks and other financial institutions	公營機構 Public sector entities	其他 Others	合計 Total
澳門	Macau	223,871	-	3,368,775	3,592,646
中華人民共和國	People's Republic of China	481,882	28,145	1,756,210	2,266,237
其他亞太區	Other Asia Pacific	2,506,606	-	707,527	3,214,133
美國	United States	1,476,500	726,255	124,289	2,327,044
其他南美及北美國家	Other North and South American countries	1,004,937	-	30,677	1,035,614
中東及非洲	Middle East and Africa	559	-	35	594
歐洲	Europe	8,132,349	-	211,553	8,343,902
		<u>13,826,704</u>	<u>754,400</u>	<u>6,199,066</u>	<u>20,780,170</u>

(g) 貨幣風險

個別外幣的淨持有額或淨結構性倉盤若佔所持有外匯淨盤總額或結構性倉盤總額的百分之十或以上，便須作出披露。

相等於百萬港元
 現貨資產
 現貨負債
 遠期買入
 遠期賣出
 長盤淨額

相等於百萬港元
 結構性倉盤淨額

(g) CURRENCY RISKS

The net positions or net structural positions in foreign currencies are disclosed when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies.

		永亨銀行集團 The Group			
		2001		2000	
		美元	合計	美元	合計
Equivalent in millions of HK\$		US\$	Total	US\$	Total
Spot assets		13,525	19,294	14,546	18,839
Spot liabilities		(12,179)	(18,129)	(12,235)	(16,565)
Forward purchases		3,417	3,882	1,979	2,307
Forward sales		(4,642)	(4,919)	(4,121)	(4,395)
Net long positions		121	128	169	186

		2001			2000		
		葡幣	美元	合計	葡幣	美元	合計
Equivalent in millions of HK\$		Patacas	US\$	Total	Patacas	US\$	Total
Net structural positions		320	136	456	179	136	315

(h) 風險管理

本集團已制定政策及程序，用以監察及控制信貸風險、流動資金、資本及市場風險，並由董事會授予授信委員會及資產負債管理委員會定期檢討，內部核數員亦會定期稽核，以確保該等政策及程序能得以遵從。

(i) 信貸風險管理

信貸風險源於交易對手未能履行其承擔，可來自本集團的貸款、貿易融資、財資、衍生工具及其他業務。董事會已授權由本銀行主席兼行政總裁任主席的授信委員會以執行信貸風險管理。

信貸風險管理是獨立於其他業務，監管信貸政策的應用及實行及確保信貸評估及批核的質素。本集團的信貸政策制定了授予信貸的準則、信貸批核與監察的程序、貸款分類系統及撥備的政策，並根據《香港銀行業條例》及香港金融管理局發出的指引，來制定對大額信貸及撥備的政策。

(h) MANAGEMENT OF RISKS

The Group has established policies and procedures for the control and monitoring of credit risk, liquidity, capital and market risk, which are reviewed regularly by the Credit Committee and the Asset and Liability Management Committee ("ALMCO") as delegated by the Board of Directors. The internal auditors also perform regular audits to ensure compliance with the policies and procedures.

(i) Credit risk management

Credit risk arises from the possibility that the counterparty in a transaction may default. It arises from the lending, trade finance, treasury, derivatives and other activities undertaken by the Group. The Board of Directors has delegated the Group's credit risk management to the Credit Committee, which is chaired by the Bank's Chairman and Chief Executive.

The credit risk management function is independent of the business units. It oversees the implementation of credit policies and ensures the quality of credit evaluation and approval. Credit approval is conducted in accordance with the Group's credit policy, which defines the credit extension criteria, the credit approval and monitoring processes, the loan classification system and provisioning policy. The credit policy also takes into account the requirements of the Hong Kong Banking Ordinance and guidelines issued by the HKMA with respect to large exposures and provisioning requirements.

(h) 風險管理 (續)

(i) 信貸風險管理 (續)

在評估客戶或交易對手的信貸風險時，雖然可藉客戶或交易對手的抵押品減低信貸風險，然而他們的財政實力以及還款能力才是本集團的主要考慮因素。信貸集中是藉採納適當的信貸控制得以監管，例如根據資本基礎去釐定大額風險限額。

詳盡的信貸風險管理指引已載於本集團的貸款手冊，並經由授信委員會定期檢閱及批核。貸款手冊內包括為信貸權限授權、授信標準、信貸監管處理、貸款分類系統、信貸追收及撥備政策。

(ii) 流動資金管理

本集團監察其流動資金結構中之資產、負債及合約承擔確保本集團之業務運作均達到其融資需求，並能經常符合法定的流動資金比率。在以上附註(a)中披露，集團於二零零一年全年平均流動資金比率為百分之四十五點三，遠超法定的百分之二十五最低要求。

董事局透過定期審閱流動資金比率及組合到期差異，得以審閱本集團所有業務之現時及未來之融資需求。流動資金風險源於本集團持有充足合適流動資產，如現金及短期資金及證券，以應付短期資金需求至合理水平。

本集團維持充足的備用信貸，能提供策略性的流動資金，以應付日常業務中未能預料的大量資金需求。

(iii) 資本管理

本集團的政策是要維持雄厚的資本，來支持集團的業務發展，並能達到法定的資本充足比率要求。在附註(a)中已披露，本集團在二零零一年十二月三十一日未經調整及調整後資本充足比率為百分之十六點六，遠超法定的百分之八最低要求。

(h) MANAGEMENT OF RISKS (CONTINUED)

(i) Credit risk management (continued)

In evaluating the credit risk of the customers or counterparties, their financial strength and repayment ability are always the Group's primary considerations, though credit risk may be mitigated by obtaining collateral from the customers or counterparties. Concentration risks are monitored by adopting proper risk control such as setting limits on large exposures in relation to the Group's capital base.

Comprehensive guidelines to manage credit risk have been laid down in the Group's Loaning Manual, which is regularly reviewed and approved by the Credit Committee. The Loaning Manual covers the delegated lending authorities, credit extension criteria, credit monitoring process, loan classification system, credit recovery and provisioning policy.

(ii) Liquidity management

The Group manages the liquidity structure of its assets, liabilities and commitments so as to ensure that all Group operations can meet their funding needs and that the statutory liquidity ratio is complied with. As disclosed in note (a) above, the Group's average liquidity ratio of 45.3% for 2001 is well above the statutory minimum ratio of 25%.

The Board of Directors reviews the current and prospective funding requirements for all operations through regular review of the liquidity ratio and the maturity mismatch profile. The liquidity risk is managed by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudent limits.

Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflow in the ordinary course of business.

(iii) Capital management

The Group's policy is to maintain a strong capital base to support the development of the Group's business and to meet the statutory capital adequacy ratio. As disclosed in note (a) above, the Group's unadjusted and adjusted capital adequacy ratio of 16.6% as at 31st December, 2001 is well above the statutory minimum ratio of 8%.

(h) 風險管理 (續)

(iii) 資本管理 (續)

本集團按各業務部門所承受的風險來分配資本。附屬公司若受其他監管機構直接監管，便必須遵守這些監管機構的規定維持充足的資本。某些附屬財務公司亦要符合香港金融管理局因應監管所需而制定的資本要求。

(iv) 市場風險管理

市場風險為利率、匯率或股票及商品價格之變動影響本集團持有之金融工具之價值。金融工具包括匯率合約、利息合約、股票及定息票據。

持有金融工具之限額由本集團資產負債管理委員會核准。該委員會由執行董事、司庫及集團之高級經理組成。該委員會負責制定有關資產負債管理政策，並檢討、審核及管理其運用情況以確保其營運比率及限額符合已制定之策略。

風險乃根據金融工具之本金或名義本金，交易金額及損失限額而計算，由資產負債管理委員會負責管理及檢討已制定之限額。

本集團以較保守之政策來管理交易持倉限額，於市場買賣以減少交易持倉限額。因此，本集團認為因交易持倉限額而引起之市場風險不大。

(i) 比較數字

編製該等未經審核補充財務資料時，已充分考慮「本地註冊認可機構披露財務資料」之要求中第4.1.2段之過渡條款並無披露截至二零零零年十二月三十一日止附註(d)(ii)及(f)之有關資料。

(h) MANAGEMENT OF RISKS (CONTINUED)

(iii) Capital management (continued)

Capital is allocated to the various activities of the Bank depending on the risk taken by each business division. Where the subsidiaries are directly regulated by other regulators, they are required to maintain minimum capital according to these regulators' rules. Certain financial subsidiaries, as specified by the HKMA, are subject to the HKMA's capital requirements for its regulatory supervision purposes.

(iv) Market risk management

Market risk is the risk that changes in interest rates, foreign exchange rates or equity and commodity prices will affect the prices of financial instruments taken or held by the Group. Financial instruments include foreign exchange contracts, interest rate contracts, equity and fixed income securities.

The limits for financial instruments are approved by ALMCO which is made up of executive directors, the treasurer and senior managers of the Group. ALMCO is responsible for approving the policies relating to asset and liability management and to review, monitor and control the operating ratios and trading limits to ensure compliance.

Exposures are measured and monitored on the basis of principal (or notional) amount, outstanding position and stop-loss limit, and are controlled and reviewed by ALMCO.

The Group adopts a prudent approach to managing its trading portfolios, and reduces any excessive market risk by executing offsetting transactions or hedging contracts with other market counterparties. The Group therefore considers that any market risk arising from its trading book is not material.

(i) COMPARATIVE FIGURES

In preparing this unaudited supplementary financial information, advantage has been taken of the transitional provisions set out in paragraph 4.1.2 of the module on "Financial Disclosure by Locally incorporated Authorised Institutions", with the effect that the corresponding amounts for year ended 31st December, 2000 have not been disclosed in respect of notes (d)(ii) and (f).