

(十八)貸款及其他賬項

18 Advances and other accounts

甲、貸款及其他賬項

(a) Advances and other accounts

		本集團		本行	
		2004	2003	2004	2003
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers	31,143,988	29,261,926	30,797,642	28,905,664
呆壞賬準備[註釋(十九)]	Provision for bad and doubtful debts (note 19)				
– 一般	– General	(367,628)	(443,533)	(362,128)	(437,033)
– 特殊	– Specific	(92,861)	(204,205)	(77,681)	(194,195)
		<u>30,683,499</u>	<u>28,614,188</u>	<u>30,357,833</u>	<u>28,274,436</u>
同業貸款	Advances to banks and other financial institutions	208,807	50,000	178,807	–
應計利息	Accrued interest	176,882	163,319	171,907	162,351
呆壞賬準備[註釋(十九)]	Provision for bad and doubtful debts (note 19)				
– 特殊	– Specific	(771)	(1,571)	(677)	(1,564)
		<u>176,111</u>	<u>161,748</u>	<u>171,230</u>	<u>160,787</u>
其他賬項	Other accounts	1,237,020	1,224,559	1,044,851	860,366
呆壞賬準備[註釋(十九)]	Provision for bad and doubtful debts (note 19)				
– 一般	– General	(1,395)	(1,450)	–	–
– 特殊	– Specific	(883)	(1,246)	(640)	(981)
		<u>1,234,742</u>	<u>1,221,863</u>	<u>1,044,211</u>	<u>859,385</u>
遞延稅項資產[註釋(二十七)]	Deferred tax assets (note 27)	21,669	33,360	20,920	32,352
		<u>32,324,828</u>	<u>30,081,159</u>	<u>31,773,001</u>	<u>29,326,960</u>

乙、融資租賃及租購合約

(b) Finance leases and hire purchase contracts

客戶貸款內包括融資租賃及租購合約之投資，其分析如下：

Advances to customers include investment in finance lease receivables and hire purchase contracts, analysed as follows:

		本集團	
		2004	2003
		HK\$'000	HK\$'000
應收投資總額	Gross investment, receivable		
– 一年內	– Not later than one year	184,179	178,503
– 一年以上至五年	– Later than one year and not later than five years	174,189	173,261
– 五年以上	– Later than five years	2,374	11,221
		<u>360,742</u>	<u>362,985</u>
未賺取之財務收入	Unearned finance income	(24,915)	(26,951)
投資淨額	Net investment	<u>335,827</u>	<u>336,034</u>

(十八) 貸款及其他賬項(續)

18 Advances and other accounts (continued)

乙、融資租賃及租購合約(續)

(b) Finance leases and hire purchase contracts (continued)

融資租賃及租購合約之投資淨額分析如下：

The net investment in finance lease receivables and hire purchase contracts is analysed as follows:

	本集團	
	2004	2003
	HK\$'000	HK\$'000
一年內	168,666	162,144
一年以上至五年	164,844	163,149
五年以上	2,317	10,741
	335,827	336,034

上述融資租賃及租購合約之投資總額並無包括不受保證之剩餘價值(二〇〇三年為零)。

No unguaranteed residual values were included in the gross investment in finance lease receivables and hire purchase contracts above (2003: Nil).

包括在呆壞賬準備金內為不可收回融資租賃及租購合約之準備金總額為港幣一千八百二十九萬元(二〇〇三年為港幣一千五百三十萬零七千元)。

The allowance for uncollectible finance lease receivables and hire purchase contracts included in the provision for bad and doubtful debts amounted to HK\$18,290,000 (2003: HK\$15,307,000).

丙、不履行貸款

(c) Non-performing loans

不履行貸款總額是已記入利息暫記賬或已停止累計利息之貸款，其分析如下：

The gross amount of non-performing loans, which represents advances on which interest is being placed in suspense or on which interest accrual has ceased, is analysed as follows:

	客戶貸款			
	本集團		本行	
	2004	2003	2004	2003
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
不履行貸款	258,067	728,822	228,297	671,345
佔客戶貸款總額之百分比	0.83%	2.49%	0.74%	2.32%
對上述貸款提撥之特殊準備	91,263	189,179	77,681	179,210
暫記利息金額	23,548	42,982	22,465	40,812

於二〇〇四年十二月三十一日及二〇〇三年十二月三十一日，同業貸款中並無不履行貸款。

At 31 December 2004 and 31 December 2003, there were no non-performing loans in respect of advances to banks and other financial institutions.

上述特殊準備已考慮有關貸款之抵押品價值。

The above specific provisions were made after taking into account the value of collateral in respect of such advances.

(十九)呆壞賬準備

19 Provision for bad and doubtful debts

本集團	The Group	特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
二〇〇四年	2004				
一月一日	At 1 January	207,022	445,471	652,493	42,982
年內撇除	Amounts written off	(83,691)	–	(83,691)	(14,235)
收回往年已撇除之 貸款[註釋(六)]	Recoveries of advances written off in previous years (note 6)	9,128	–	9,128	–
撥回損益賬[註釋(六)]	Credit to profit and loss account (note 6)	(37,944)	(75,946)	(113,890)	–
年內暫記利息	Interest suspended during the year	–	–	–	19,350
收回暫記利息	Suspended interest recovered	–	–	–	(24,549)
匯率差額及其他調整	Exchange difference and other adjustments	–	44	44	–
十二月三十一日	At 31 December	<u>94,515</u>	<u>369,569</u>	<u>464,084</u>	<u>23,548</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十四)]	Trade bills (note 14)	–	546	546	
客戶貸款[註釋(十八)]	Advances to customers (note 18)	92,861	367,628	460,489	
應計利息[註釋(十八)]	Accrued interest (note 18)	771	–	771	
其他賬項[註釋(十八)]	Other accounts (note 18)	883	1,395	2,278	
		<u>94,515</u>	<u>369,569</u>	<u>464,084</u>	
二〇〇三年	2003				
一月一日	At 1 January	260,553	454,689	715,242	42,991
年內撇除	Amounts written off	(138,514)	–	(138,514)	(9,278)
收回往年已撇除之 貸款[註釋(六)]	Recoveries of advances written off in previous years (note 6)	8,660	–	8,660	–
支取/(撥回)損益賬 [註釋(六)]	Charge/(credit) to profit and loss account (note 6)	76,323	(9,201)	67,122	–
年內暫記利息	Interest suspended during the year	–	–	–	32,880
收回暫記利息	Suspended interest recovered	–	–	–	(23,611)
匯率差額及其他調整	Exchange difference and other adjustments	–	(17)	(17)	–
十二月三十一日	At 31 December	<u>207,022</u>	<u>445,471</u>	<u>652,493</u>	<u>42,982</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十四)]	Trade bills (note 14)	–	488	488	
客戶貸款[註釋(十八)]	Advances to customers (note 18)	204,205	443,533	647,738	
應計利息[註釋(十八)]	Accrued interest (note 18)	1,571	–	1,571	
其他賬項[註釋(十八)]	Other accounts (note 18)	1,246	1,450	2,696	
		<u>207,022</u>	<u>445,471</u>	<u>652,493</u>	

(十九)呆壞賬準備(續)

19 Provision for bad and doubtful debts (continued)

本行	The Bank	特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
二〇〇四年	2004				
一月一日	At 1 January	196,740	437,521	634,261	40,812
年內撇除	Amounts written off	(79,995)	–	(79,995)	(14,235)
	Recoveries of advances written				
收回往年已撇除之貸款	off in previous years	8,916	–	8,916	–
撥回損益賬	Credit to profit and loss account	(46,663)	(74,891)	(121,554)	–
年內暫記利息	Interest suspended during the year	–	–	–	15,529
收回暫記利息	Suspended interest recovered	–	–	–	(19,641)
	Exchange difference and other				
匯率差額及其他調整	adjustments	–	44	44	–
		<u>78,998</u>	<u>362,674</u>	<u>441,672</u>	<u>22,465</u>
十二月三十一日	At 31 December	78,998	362,674	441,672	22,465
	Deducted from:				
於下列賬項內扣除：	Trade bills (note 14)	–	546	546	–
商業票據[註釋(十四)]	Advances to customers (note 18)	77,681	362,128	439,809	–
客戶貸款[註釋(十八)]	Accrued interest (note 18)	677	–	677	–
應計利息[註釋(十八)]	Other accounts (note 18)	640	–	640	–
其他賬項[註釋(十八)]		<u>78,998</u>	<u>362,674</u>	<u>441,672</u>	
二〇〇三年	2003				
一月一日	At 1 January	244,584	448,189	692,773	41,431
年內撇除	Amounts written off	(122,630)	–	(122,630)	(8,381)
	Recoveries of advances written				
收回往年已撇除之貸款	off in previous years	8,656	–	8,656	–
	Charge/(credit) to profit and loss				
支取/(撥回)損益賬	account	66,130	(10,651)	55,479	–
年內暫記利息	Interest suspended during the year	–	–	–	27,593
收回暫記利息	Suspended interest recovered	–	–	–	(19,831)
	Exchange difference and other				
匯率差額及其他調整	adjustments	–	(17)	(17)	–
		<u>196,740</u>	<u>437,521</u>	<u>634,261</u>	<u>40,812</u>
十二月三十一日	At 31 December	196,740	437,521	634,261	40,812
	Deducted from:				
於下列賬項內扣除：	Trade bills (note 14)	–	488	488	–
商業票據[註釋(十四)]	Advances to customers (note 18)	194,195	437,033	631,228	–
客戶貸款[註釋(十八)]	Accrued interest (note 18)	1,564	–	1,564	–
應計利息[註釋(十八)]	Other accounts (note 18)	981	–	981	–
其他賬項[註釋(十八)]		<u>196,740</u>	<u>437,521</u>	<u>634,261</u>	

(二十) 非持作買賣用途之證券 20 Non-trading securities

		本集團 The Group		本行 The Bank	
		2004	2003	2004	2003
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
公平價值：	At fair value:				
債務證券	Debt securities				
– 香港上市	– Listed in Hong Kong	356,291	362,464	356,291	362,464
– 海外上市	– Listed outside Hong Kong	1,867,262	1,305,287	1,867,262	1,305,287
		2,223,553	1,667,751	2,223,553	1,667,751
– 非上市	– Unlisted	1,672,216	1,210,724	1,667,198	1,210,724
		3,895,769	2,878,475	3,890,751	2,878,475
股權證券	Equity securities				
– 香港上市	– Listed in Hong Kong	157,838	129,793	62,956	59,473
– 非上市	– Unlisted	36,513	35,943	30,900	30,900
		194,351	165,736	93,856	90,373
股權投資基金	Equity investment fund				
– 香港上市	– Listed in Hong Kong	22,985	20,566	3,919	3,506
		4,113,105	3,064,777	3,988,526	2,972,354
上市證券市值	Market value of listed securities	2,404,376	1,818,110	2,290,428	1,730,730

非持作買賣用途之證券，其發行人為：

Non-trading securities are analysed by issuer as follows:

		本集團 The Group		本行 The Bank	
		2004	2003	2004	2003
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行 公營機構	Central governments and central banks	1,338,379	904,961	1,338,379	904,961
	Public sector entities	787,591	543,628	787,591	543,628
銀行及其他金融機構 企業	Banks and other financial institutions	1,748,354	1,466,142	1,737,773	1,466,142
	Corporate entities	238,781	150,046	124,783	57,623
		4,113,105	3,064,777	3,988,526	2,972,354

(二十二) 共同控制實體權益(續)

於二〇〇四年十二月三十一日之主要共同控制實體如下：

名稱	Name	註冊及 經營地點	Place of incorporation and operation	擁有權益 Ownership interest	投票權 之百分比 Proportion of voting power	主要業務	Principal activities
銀聯控股 有限公司*	Bank Consortium Holding Limited*	香港	Hong Kong	13.33%	14.29%	提供退休計劃 之信託、行政 及保管服務	Provision of trustee, administration and custodian services for retirement schemes
銀聯通寶 有限公司*	Joint Electronic Teller Services Limited*	香港	Hong Kong	(註釋乙) (note (b))	(註釋乙) (note (b))	提供自動櫃員 機之網絡服務	Provision of ATM network services
香港人壽保險 有限公司	Hong Kong Life Insurance Limited	香港	Hong Kong	16.67%	16.67%	人壽保險業務	Life insurance business
銀和再保險 有限公司	BC Reinsurance Limited	香港	Hong Kong	21.00%	21.00%	再保險業務	Reinsurance business
i-Tech Solutions Limited*	i-Tech Solutions Limited*	香港	Hong Kong	50.00%	50.00%	電子文件處理	Electronic document processing

* 由本行直接持有之共同控制實體

* Jointly controlled entities held directly by the Bank

甲、共同控制實體之貸款包括一筆為港幣三千一百萬元(二〇〇三年為港幣三千一百萬元)之款項，為無抵押、免息及還款期為二〇〇八年。其餘結欠均為無抵押、免息及無指定還款期。

(a) The loans to jointly controlled entities include an amount of HK\$31,000,000 (2003: HK\$31,000,000) which is unsecured, interest free and repayable in 2008. The remaining balance is unsecured, interest free and has no fixed term of repayment.

乙、本行乃五位創辦成員之一，並共同擁有該公司之控制權益。本行持有該公司發行予其創辦成員普通股'A'股之百分之二十及擁有該公司宣派股息之百分之二點八八權益。

(b) The Bank is one of the five founding members which together have a controlling interest in the company. The Bank holds 20% of the 'A' ordinary shares issued by the company to its founding members, and is entitled to 2.88% of dividends declared.

(二十三) 聯營公司權益

23 Interests in associates

應佔資產淨額	本集團	
	2004 HK\$'000	2003 HK\$'000
Share of net assets	2,703	2,672

於二〇〇四年十二月三十一日，由本行一間附屬公司所持有之聯營公司非上市證券之成本值為港幣二百二十九萬一千元(二〇〇三年為港幣二百二十九萬一千元)，其資料如下：

The cost of the unlisted shares in the associates at 31 December 2004 held by a subsidiary company of the Bank amounted to HK\$2,291,000 (2003: HK\$2,291,000). The particulars are as follows:

名稱	Name	註冊及 營業地點	Place of incorporation and operation	主要業務	Principal activities	持有之已發 行股份詳情	Particulars of issued shares held	間接持 有權益	Interest held indirectly
專業責任 保險代理 有限公司	Professional Liability Underwriting Services Limited	香港	Hong Kong	保險代理	Insurance agency	非上市之普 通股每股港 幣一元	Unlisted ordinary shares of HK\$1 each	27%	27%
加安保險 代理有限公司	Equity Underwriters Limited	香港	Hong Kong	保險代理	Insurance agency	非上市之普 通股每股港 幣一元	Unlisted ordinary shares of HK\$1 each	30%	30%

(二十四) 固定資產

本集團

24 Fixed assets

The Group

		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值	Cost or valuation				
二〇〇四年一月一日	At 1 January 2004	582,471	936,710	454,575	1,973,756
增置	Additions	2,013	–	26,742	28,755
出售	Disposals	(5,651)	–	(23,047)	(28,698)
轉賬淨額	Reclassifications, net	11,752	(12,528)	–	(776)
重估盈餘[註釋(三十)]	Surplus on revaluation (note 30)	–	337,768	–	337,768
匯率差額	Exchange adjustment	12	–	4	16
二〇〇四年十二月三十一日	At 31 December 2004	590,597	1,261,950	458,274	2,310,821
累積折舊	Accumulated depreciation				
二〇〇四年一月一日	At 1 January 2004	125,335	–	321,571	446,906
本年度折舊	Charge for the year	12,452	–	40,042	52,494
出售	Disposals	(4,867)	–	(21,149)	(26,016)
轉賬	Reclassifications	(776)	–	–	(776)
匯率差額	Exchange adjustment	–	–	4	4
二〇〇四年十二月三十一日	At 31 December 2004	132,144	–	340,468	472,612
賬面淨值	Net book value				
二〇〇四年十二月三十一日	At 31 December 2004	458,453	1,261,950	117,806	1,838,209
二〇〇三年十二月三十一日	At 31 December 2003	457,136	936,710	133,004	1,526,850

上列資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

二〇〇四年**2004**

成本值	At cost	424,621	–	458,274	882,895
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	50,560	–	–	50,560
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	64,726	–	–	64,726
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	Reclassification from investment properties stated at professional valuation 2001	22,400	–	–	22,400
由投資物業轉賬為房產，並以二〇〇二年專業估值列示	Reclassification from investment properties stated at professional valuation 2002	12,600	–	–	12,600
由投資物業轉賬為房產，並以二〇〇三年專業估值列示	Reclassification from investment properties stated at professional valuation 2003	15,690	–	–	15,690
二〇〇四年專業估值	At professional valuation 2004	–	1,261,950	–	1,261,950
		590,597	1,261,950	458,274	2,310,821

二〇〇三年**2003**

成本值	At cost	428,719	–	454,575	883,294
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	50,560	–	–	50,560
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	66,892	–	–	66,892
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	Reclassification from investment properties stated at professional valuation 2001	23,700	–	–	23,700
由投資物業轉賬為房產，並以二〇〇二年專業估值列示	Reclassification from investment properties stated at professional valuation 2002	12,600	–	–	12,600
二〇〇三年專業估值	At professional valuation 2003	–	936,710	–	936,710
		582,471	936,710	454,575	1,973,756

(二十四) 固定資產(續)

24 Fixed assets (continued)

本行

The Bank

	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值				
二〇〇四年一月一日	565,255	936,710	438,898	1,940,863
增置	–	–	24,167	24,167
出售	(5,651)	–	(22,141)	(27,792)
轉賬淨額	11,752	(12,528)	–	(776)
重估盈餘[註釋(三十)]	–	337,768	–	337,768
匯率差額	–	–	4	4
二〇〇四年十二月三十一日	571,356	1,261,950	440,928	2,274,234
累積折舊				
二〇〇四年一月一日	123,864	–	310,153	434,017
本年度折舊	12,267	–	38,236	50,503
出售	(4,867)	–	(20,374)	(25,241)
轉賬	(776)	–	–	(776)
匯率差額	–	–	4	4
二〇〇四年十二月三十一日	130,488	–	328,019	458,507
賬面淨值				
二〇〇四年十二月三十一日	440,868	1,261,950	112,909	1,815,727
二〇〇三年十二月三十一日	441,391	936,710	128,745	1,506,846

上列資產之成本或估值分析如下:

The analysis of cost or valuation of the above assets is as follows:

二〇〇四年

2004

成本值	405,380	–	440,928	846,308
由投資物業轉賬為房產，並以一九九五年專業估值列示	50,560	–	–	50,560
由投資物業轉賬為房產，並以一九九八年專業估值列示	64,726	–	–	64,726
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	22,400	–	–	22,400
由投資物業轉賬為房產，並以二〇〇二年專業估值列示	12,600	–	–	12,600
由投資物業轉賬為房產，並以二〇〇三年專業估值列示	15,690	–	–	15,690
二〇〇四年專業估值	–	1,261,950	–	1,261,950
	571,356	1,261,950	440,928	2,274,234

二〇〇三年

2003

成本值	411,503	–	438,898	850,401
由投資物業轉賬為房產，並以一九九五年專業估值列示	50,560	–	–	50,560
由投資物業轉賬為房產，並以一九九八年專業估值列示	66,892	–	–	66,892
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	23,700	–	–	23,700
由投資物業轉賬為房產，並以二〇〇二年專業估值列示	12,600	–	–	12,600
二〇〇三年專業估值	–	936,710	–	936,710
	565,255	936,710	438,898	1,940,863

(二十四) 固定資產(續)

投資物業按照二〇〇四年十二月三十一日之估值列賬，由獨立專業估值師以公開市值作基準而釐定，是次估值經由香港專業物業估值公司韋堅信產業測量師行進行。

房產及投資物業之賬面淨值包括：

本集團

位於香港之租約物業：

- 長期租約
- 中期租約

位於海外之租約物業：

- 長期租約
- 中期租約

本行

位於香港之租約物業：

- 長期租約
- 中期租約

24 Fixed assets (continued)

The investment properties are stated at valuation made by an independent professional valuer as at 31 December 2004 on an open market value basis. The valuation was carried out by A.G. Wilkinson & Associates, a professional property valuation firm in Hong Kong.

The net book value of premises and investment properties comprises:

The Group

	2004		2003	
	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000
Leasehold properties in Hong Kong:				
- Long-term leases	289,023	1,178,400	284,373	872,050
- Medium-term leases	151,845	83,550	157,018	64,660
	<u>440,868</u>	<u>1,261,950</u>	441,391	936,710
Leasehold properties outside Hong Kong:				
- Long-term leases	13,726	-	11,775	-
- Medium-term leases	3,859	-	3,970	-
	<u>458,453</u>	<u>1,261,950</u>	457,136	936,710

The Bank

	2004		2003	
	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000
Leasehold properties in Hong Kong:				
- Long-term leases	289,023	1,178,400	284,373	872,050
- Medium-term leases	151,845	83,550	157,018	64,660
	<u>440,868</u>	<u>1,261,950</u>	441,391	936,710

(二十五) 客戶存款

25 Deposits from customers

		本集團 The Group		本行 The Bank	
		2004	2003	2004	2003
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Demand deposits and current accounts	3,806,452	3,149,151	3,990,845	3,338,098
活期存款及往來賬戶 儲蓄存款	Saving deposits	16,974,515	15,544,448	16,990,845	15,547,324
	Time, call and notice deposits	32,414,763	32,702,047	33,136,019	33,442,289
定期存款及通知存款		53,195,730	51,395,646	54,117,709	52,327,711

(二十六) 其他賬項及預提

26 Other accounts and accruals

		本集團 The Group		本行 The Bank	
		2004	2003	2004	2003
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
	Short positions in Exchange Fund Bills and Notes, at market value:				
	– Listed, trading	3,668	110,308	3,668	110,308
	– Non-listed, trading	267,496	566,871	267,496	566,871
		271,164	677,179	271,164	677,179
	Deferred tax liabilities (note 27)	796	600	–	–
遞延稅項負債[註釋(二十七)]					
其他	Others	2,587,447	3,293,864	1,673,004	2,418,024
		2,859,407	3,971,643	1,944,168	3,095,203

