

補充財務資料

SUPPLEMENTARY FINANCIAL INFORMATION

以下公佈之資料為賬目補充資料，此等資料並不屬於經審核賬目之一部份。

The following information is disclosed as part of the accompanying information to the accounts and does not form part of the audited accounts.

(一) 資本充足及流動資金比率

1 Capital adequacy and liquidity ratios

| | | 2004 | 2003 |
|-----------|---------------------------------|--------------|--------------|
| 資本充足比率 | Capital adequacy ratio | <u>20.5%</u> | <u>21.5%</u> |
| 經調整資本充足比率 | Adjusted capital adequacy ratio | <u>20.5%</u> | <u>21.4%</u> |
| 流動資金比率 | Liquidity ratio | <u>53.4%</u> | <u>51.2%</u> |

資本充足比率指根據香港《銀行業條例》第三附表所計算本行及由香港金融管理局指定之若干附屬公司於十二月三十一日之綜合比率。

The capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 31 December computed in accordance with the Third Schedule of the Hong Kong Banking Ordinance.

經調整資本充足比率指根據香港金融管理局發出之「就市場風險維持充足資本」指引所計算本行及由香港金融管理局指定之若干附屬公司於十二月三十一日之綜合比率，此比率已同時計及信貸風險及市場風險。

The adjusted capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 31 December computed in accordance with the guideline of “Maintenance of Adequate Capital Against Market Risks” issued by the Hong Kong Monetary Authority taking into account both credit risk and market risk.

流動資金比率是根據香港《銀行業條例》第四附表就本行及由香港金融管理局指定之一間附屬公司在本年度內每個曆月之綜合平均流動資金比率而計算之簡單平均數。

The liquidity ratio is calculated as the simple average of each calendar month’s average consolidated liquidity ratio for the year calculated for the Bank and a subsidiary as specified by the Hong Kong Monetary Authority during the year in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

(二) 資本基礎的組成部份減除扣減項目

用於計算上述十二月三十一日資本充足比率，並向香港金融管理局申報的資本基礎的組成部份減除扣減項目分析如下：

核心資本：
繳足股款的普通股本
儲備

附加資本：

土地及土地權益價值重估儲備
一般呆賬準備金
非持作買賣用途之投資證券之重估儲備

附加資本總額

附加資本之合格值

未減除扣減項目前之資本基礎總額

由資本基礎總額扣減之項目

減除扣減項目後的資本基礎總額

資本基礎的組成部份減除扣減項目是根據香港《銀行業條例》第三附表釐定，其數額包括本行及由香港金融管理局指定之若干附屬公司。

2 Components of capital base after deductions

The capital base after deductions used in the calculation of the above capital adequacy ratio as at 31 December and reported to the Hong Kong Monetary Authority is analysed as follows:

| | 2004 HK\$'000 | 2003 HK\$'000 |
|--|------------------|------------------|
| Core capital: | | |
| Paid up ordinary share capital | 1,160,951 | 1,160,951 |
| Reserves | 5,782,946 | 5,448,492 |
| | <u>6,943,897</u> | <u>6,609,443</u> |
| Supplementary capital: | | |
| Reserves on revaluation of land and interests in land | 824,416 | 716,058 |
| General provisions for doubtful debts | 368,175 | 431,705 |
| Reserves on revaluation of holding of securities not held for trading purposes | 45,916 | 48,596 |
| | <u>1,238,507</u> | <u>1,196,359</u> |
| Gross value of supplementary capital | 1,238,507 | 1,196,359 |
| Eligible value of supplementary capital | 1,238,507 | 1,196,359 |
| Total capital base before deductions | 8,182,404 | 7,805,802 |
| Deductions from total capital base | <u>(396,991)</u> | <u>(397,275)</u> |
| Total capital base after deductions | <u>7,785,413</u> | <u>7,408,527</u> |

The components of capital base after deductions include those of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority, and are determined in accordance with the Third Schedule of the Hong Kong Banking Ordinance.

(三) 貨幣集中

本集團所有外幣持倉盤中，美元貨幣持倉佔淨盤總額的百分之十或以上，現以港幣等值列報如下：

| | |
|---------|-------------------------|
| 現貨資產 | Spot assets |
| 現貨負債 | Spot liabilities |
| 遠期買入 | Forward purchases |
| 遠期賣出 | Forward sales |
| 長盤淨額 | Net long position |
| 結構性倉盤淨額 | Net structural position |

3 Currency concentrations

The US dollar net position constitutes 10% or more of the total net position in all foreign currencies and is reported in Hong Kong dollar equivalent as follows:

| 本集團 | |
|------------------|----------------|
| The Group | |
| 2004 | 2003 |
| HK\$'000 | HK\$'000 |
| 18,430,386 | 14,187,753 |
| (15,835,328) | (13,242,545) |
| 1,672,639 | 669,202 |
| (1,798,838) | (1,117,634) |
| 2,468,859 | 496,776 |
| 67,635 | 55,894 |

(四) 分類資料

甲、按行業分類之客戶貸款

| | |
|---------------------------------------|---|
| 在香港使用之貸款 | Loans for use in Hong Kong |
| 工商金融 | Industrial, commercial and financial |
| 物業發展 | Property development |
| 物業投資 | Property investment |
| 金融企業 | Financial concerns |
| 股票經紀 | Stockbrokers |
| 批發及零售業 | Wholesale and retail trade |
| 製造業 | Manufacturing |
| 運輸及運輸設備 | Transport and transport equipment |
| 其他 | Others |
| 個人 | Individuals |
| 購買「居者有其屋計劃」、「私人參建居屋計劃」與「租者置其屋計劃」樓宇之貸款 | Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme |
| 購買其他住宅物業的貸款 | Loans for the purchase of other residential properties |
| 信用卡貸款 | Credit card advances |
| 其他 | Others |
| 貿易融資 | Trade finance |

在香港以外使用之貸款

4 Segmental information

(a) Gross advances to customers by industry sectors

| 本集團 | |
|-------------------|-------------------|
| The Group | |
| 2004 | 2003 |
| HK\$'000 | HK\$'000 |
| 1,934,882 | 1,480,827 |
| 5,849,464 | 4,908,471 |
| 276,292 | 365,482 |
| 3,828 | 6,315 |
| 425,941 | 497,841 |
| 477,463 | 757,947 |
| 1,093,448 | 785,468 |
| 3,667,655 | 3,547,832 |
| 2,292,527 | 2,702,970 |
| 9,744,431 | 9,844,224 |
| 320,798 | 325,165 |
| 1,163,558 | 993,976 |
| 438,845 | 389,986 |
| 27,689,132 | 26,606,504 |
| 3,454,856 | 2,655,422 |
| 31,143,988 | 29,261,926 |

(四) 分類資料(續)

乙、按區域分類之客戶貸款、逾期貸款及不履行貸款

以下按區域分類之客戶貸款、逾期貸款及不履行貸款是根據交易對手之所在地作分析，並已適當考慮有關貸款之風險轉移。

客戶貸款
- 香港
- 其他區域

逾期貸款
- 香港

不履行貸款
- 香港

丙、跨越邊界的申索

本集團以外地交易對手最終承擔風險之所在地，及根據交易對手經風險轉移後衍生出之區域，作為跨越邊界申索之分析。若一個交易對手之申索是由另一個在不同國家的人士作出保證或申索是對於一間銀行之外地分行，而其總公司是位於一個不同的國家，風險便確認為由一個國家轉移到另一個國家。該等區域佔跨越邊界申索總額的百分之十或以上如下：

二〇〇四年

亞太區(不包括香港)
北美及南美
歐洲

二〇〇三年

亞太區(不包括香港)
北美及南美
歐洲

4 Segmental information (continued)

(b) Geographical analysis of gross advances to customers, overdue advances and non-performing loans

The following geographical analysis of gross advances to customers, overdue advances and non-performing loans is based on the location of the counterparty, after taking into account the transfer of risk in respect of such advances where appropriate.

| | | 本集團 The Group | |
|-----------------------------|--|-------------------|-------------------|
| | | 2004 HK\$'000 | 2003 HK\$'000 |
| Gross advances to customers | | | |
| - Hong Kong | | 29,769,742 | 27,504,440 |
| - Other areas | | 1,374,246 | 1,757,486 |
| | | <u>31,143,988</u> | <u>29,261,926</u> |
| Overdue advances | | | |
| - Hong Kong | | 172,083 | 515,333 |
| Non-performing loans | | | |
| - Hong Kong | | 258,067 | 728,822 |

(c) Cross-border claims

The Group analyses cross-border claims by exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. The transfer of risk from one country to another is recognised if the claims against a counterparty are guaranteed by another party in a different country or if the claims are on an overseas branch of a bank whose head office is located in a different country. Those areas which contribute 10% or more of the aggregate cross-border claims are as follows:

| | | 本集團 The Group | | | |
|-------------------------|--|--|--|--------------------------|-------------------------|
| | | 銀行及其他 金融機構 Banks and other financial institutions HK\$'000 | 公營機構 Public sector entities HK\$'000 | 其他 Others HK\$'000 | 合計 Total HK\$'000 |
| 2004 | | | | | |
| Asia Pacific excluding | | | | | |
| Hong Kong | | 11,481,596 | 53,795 | 2,353,573 | 13,888,964 |
| North and South America | | 1,247,365 | 2,145,846 | 2,975,388 | 6,368,599 |
| Europe | | 12,706,818 | - | 399,918 | 13,106,736 |
| 2003 | | | | | |
| Asia Pacific excluding | | | | | |
| Hong Kong | | 12,465,775 | - | 1,251,942 | 13,717,717 |
| North and South America | | 1,886,481 | 1,280,088 | 1,229,764 | 4,396,333 |
| Europe | | 12,571,603 | - | 7,457 | 12,579,060 |

(五) 逾期及經重組資產

5 Overdue and rescheduled assets

甲、逾期貸款

本集團之客戶逾期貸款(已減除暫記利息)分析如下：

貸款總額，其逾期超過：

- 三個月以上至六個月
- 六個月以上至一年
- 一年以上

有抵押之逾期貸款
無抵押之逾期貸款

有抵押之逾期貸款所持
之抵押品市值

已撥特殊準備

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，同業貸款或商業票據中並無逾期三個月以上。

乙、其他逾期資產

本集團之其他逾期資產分析如下：

應計利息總額，其逾期超過：

- 三個月以上至六個月
- 六個月以上至一年
- 一年以上

(a) Overdue advances

The Group's overdue advances to customers (net of suspended interest) are analysed as follows:

| | 2004 | | 2003 | |
|--|---|---|---|---|
| | 佔客戶貸款 總額之百分比 % of total advances to customers | 佔客戶貸款 總額之百分比 % of total advances to customers | 佔客戶貸款 總額之百分比 % of total advances to customers | 佔客戶貸款 總額之百分比 % of total advances to customers |
| | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| Gross amount of advances which have been overdue for: | | | | |
| - Six months or less, but over three months | 61,219 | 0.20 | 156,478 | 0.54 |
| - One year or less, but over six months | 32,119 | 0.10 | 103,689 | 0.35 |
| - Over one year | 78,745 | 0.25 | 255,166 | 0.87 |
| | <u>172,083</u> | <u>0.55</u> | <u>515,333</u> | <u>1.76</u> |
| Secured overdue advances | 116,175 | | 379,169 | |
| Unsecured overdue advances | 55,908 | | 136,164 | |
| | <u>172,083</u> | | <u>515,333</u> | |
| Market value of collateral held against the secured overdue advances | 190,576 | | 518,198 | |
| Specific provisions made | 57,531 | | 135,778 | |

At 31 December 2004 and 31 December 2003, there were no advances to banks and other financial institutions or trade bills which were overdue for over three months.

(b) Other overdue assets

The Group's other overdue assets are analysed as follows:

| | 2004 | 2003 |
|---|--------------|--------------|
| | HK\$'000 | HK\$'000 |
| Gross amount of accrued interest which have been overdue for: | | |
| - Six months or less, but over three months | 659 | 1,503 |
| - One year or less, but over six months | 506 | 1,506 |
| - Over one year | 1,163 | 3,470 |
| | <u>2,328</u> | <u>6,479</u> |