

(十六) 非持作買賣用途之證券

16 Non-trading securities

31/12/2004
HK\$'000

公平價值：

At fair value:

債務證券

Debt securities

- 香港上市
- 海外上市
- 非上市

- Listed in Hong Kong
- Listed outside Hong Kong
- Unlisted

356,291
1,867,262
1,672,216

3,895,769

股權證券

Equity securities

- 香港上市
- 非上市

- Listed in Hong Kong
- Unlisted

157,838
36,513

194,351

股權投資基金

Equity investment fund

- 香港上市

- Listed in Hong Kong

22,985

4,113,105

上市證券公平價值

Fair value of listed securities

2,404,376

非持作買賣用途之證券，其發行人為：

Non-trading securities are analysed by issuer as follows:

31/12/2004
HK\$'000

中央政府及中央銀行

Central governments and central banks

1,338,379

公營機構

Public sector entities

787,591

銀行及其他金融機構

Banks and other financial institutions

1,748,354

企業

Corporate entities

238,781

4,113,105

(十七) 固定資產

17 Fixed assets

		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture & equipment HK\$'000	合計 Total HK\$'000
二〇〇五年一月一日 之賬面淨值，如往年列示	Net book value at 1 January 2005 as previously reported	458,453	1,261,950	117,806	1,838,209
會計政策變更之影響 – 採納香港會計準則第十七號	Effect of changes in accounting policies – on adoption of HKAS 17	(245,974)	–	–	(245,974)
二〇〇五年一月一日 之賬面淨值重列	Net book value at 1 January 2005 as restated	212,479	1,261,950	117,806	1,592,235
增置	Additions	5,108	–	4,720	9,828
出售	Disposals	–	–	(117)	(117)
轉賬淨額	Reclassifications, net	10,207	(10,207)	–	–
重估(虧損)/盈餘	(Deficit)/surplus on revaluation	(79)	119,847	–	119,768
折舊	Depreciation	(4,130)	–	(20,041)	(24,171)
匯兌調整	Exchange adjustment	(3)	–	(1)	(4)
二〇〇五年六月三十日 之賬面淨值	Net book value at 30 June 2005	223,582	1,371,590	102,367	1,697,539

(十八) 客戶存款

18 Deposits from customers

		30/6/2005 HK\$'000	31/12/2004 HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	3,270,568	3,806,452
儲蓄存款	Saving deposits	13,060,903	16,974,515
定期存款及通知存款	Time, call and notice deposits	36,860,554	32,414,763
		53,192,025	53,195,730

(十九)其他賬項及預提

19 Other accounts and accruals

		30/6/2005 HK\$'000	31/12/2004 HK\$'000
沽空之外匯基金票據及債券公平價值：	Short positions in Exchange Fund Bills and Notes, at fair value:		
– 上市並持作買賣用途	– Listed, trading	2,220	3,668
– 非上市並持作買賣用途	– Unlisted, trading	462,525	267,496
		<u>464,745</u>	<u>271,164</u>
遞延稅項負債	Deferred tax liabilities	278,541	796
其他	Others	2,428,772	2,587,447
		<u>3,172,058</u>	<u>2,859,407</u>

包括在其他項內計有應付利息港幣一億三千五百二十五萬二千元，以金融負債類別作分析如下：

Included in others is interest payable of HK\$135,252,000, which is analysed by types of financial liabilities as follows:

		30/6/2005 HK\$'000
同業存款	Deposits and balances of banks and other financial institutions	11,735
客戶存款	Deposits from customers	75,460
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	7,928
衍生金融工具	Derivative financial instruments	35,694
發行之存款證	Certificates of deposit issued	4,435
		<u>135,252</u>

(二十)到期日分析 20 Maturity profile

於二〇〇五年
六月三十日

At 30/6/2005

		即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	1,026,796	14,689,617	-	-	-	-	15,716,413
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	-	2,420,643	134,724	-	-	-	2,555,367
持有之存款證 包括在下列各項內的債務證券：	Certificates of deposit held	-	403,696	365,000	610,348	47,608	-	1,426,652
	Debt securities included in:							
- 持至到期證券	- Held-to-maturity securities	-	1,548,268	946,430	1,343,464	107,061	-	3,945,223
- 持作買賣用途之證券	- Trading securities	-	32,055	197,678	116,381	12,233	-	358,347
- 以公平價值誌入損益賬之金融資產	- Financial assets at fair value through profit or loss	-	222,741	736,233	2,884,674	702,179	-	4,545,827
- 可供出售之證券	- Available-for-sale securities	-	88,873	1,747,493	1,901,657	174,877	-	3,912,900
客戶貸款	Advances to customers	1,406,005	1,529,198	5,327,673	13,380,023	13,016,339	282,525	34,941,763
同業貸款	Advances to banks and other financial institutions	-	-	46,634	111,609	-	-	158,243
		2,432,801	20,935,091	9,501,865	20,348,156	14,060,297	282,525	67,560,735
負債	Liabilities							
同業存款	Deposits and balances of banks and other financial institutions	293,896	1,557,099	77,723	-	-	-	1,928,718
客戶存款	Deposits from customers	16,331,471	34,924,780	1,859,053	76,721	-	-	53,192,025
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	-	435,646	794,908	392,284	-	-	1,622,838
發行之存款證	Certificates of deposit issued	-	499,968	469,913	799,254	-	-	1,769,135
沽空之外匯基金票據及債券	Short positions in Exchange Fund Bills and Notes	-	462,525	1,014	1,206	-	-	464,745
		16,625,367	37,880,018	3,202,611	1,269,465	-	-	58,977,461

(二十)到期日分析(續) 20 Maturity profile (continued)於二〇〇四年
十二月三十一日

At 31/12/2004

		即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	1,018,598	14,573,873	249,927	–	–	–	15,842,398
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	–	5,515,523	193,040	–	–	–	5,708,563
持有之存款證 包括在下述各項內的債 務證券：	Certificates of deposit held	–	491,578	1,266,932	507,611	–	–	2,266,121
	Debt securities included in:							
– 持至到期證券	– Held-to-maturity securities	–	2,159,723	1,398,739	4,222,212	477,463	–	8,258,137
– 持作買賣用途之 證券	– Trading securities	–	1,606	87,021	289,119	12,292	–	390,038
– 非持作買賣用途之 證券	– Non-trading securities	–	140	945,479	2,950,150	–	–	3,895,769
客戶貸款	Advances to customers	1,108,930	1,397,438	3,280,761	12,839,006	12,164,866	352,987	31,143,988
同業貸款	Advances to banks and other financial institutions	–	–	–	208,807	–	–	208,807
		<u>2,127,528</u>	<u>24,139,881</u>	<u>7,421,899</u>	<u>21,016,905</u>	<u>12,654,621</u>	<u>352,987</u>	<u>67,713,821</u>
負債	Liabilities							
同業存款	Deposits and balances of banks and other financial institutions	249,360	2,001,717	–	–	–	–	2,251,077
客戶存款	Deposits from customers	20,780,967	30,549,528	1,540,558	324,677	–	–	53,195,730
發行之存款證	Certificates of deposit issued	–	576,000	2,046,668	556,872	–	–	3,179,540
沽空之外匯基金票據及 債券	Short positions in Exchange Fund Bills and Notes	–	268,899	1,005	1,260	–	–	271,164
		<u>21,030,327</u>	<u>33,396,144</u>	<u>3,588,231</u>	<u>882,809</u>	<u>–</u>	<u>–</u>	<u>58,897,511</u>

(二十一)股本

21 Share capital

		30/6/2005 HK\$'000	31/12/2004 HK\$'000
註冊股本：	Authorised:		
三億股(二〇〇四年為三億股)，每股港幣五元	300,000,000 shares (2004: 300,000,000 shares) of HK\$5 each	<u>1,500,000</u>	<u>1,500,000</u>
已發行及已繳足股本：	Issued and fully paid:		
二億三千二百一十九萬零一百一十五股(二〇〇四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	232,190,115 shares (2004: 232,190,115 shares) of HK\$5 each	<u>1,160,951</u>	<u>1,160,951</u>

(二十二)儲備

22 Reserves

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇五年一月一日， 如往年列示	At 1 January 2005 as previously reported	57,500	1,360,708	142,215	1,003,730	5,835,655	8,399,808
會計政策變更之影響 - 採納香港會計準則第 十七號	Effect of changes in accounting policies - on adoption of HKAS 17	-	-	-	-	7,885	7,885
二〇〇五年一月一日重列	At 1 January 2005 as restated	57,500	1,360,708	142,215	1,003,730	5,843,540	8,407,693
會計政策變更之影響 - 採納香港會計準則第 三十九號	Effect of changes in accounting policies - on adoption of HKAS 39	-	-	(4,130)	-	283,135	279,005
- 採納香港會計準則第 四十號	- on adoption of HKAS 40	-	(1,360,708)	-	-	1,122,584	(238,124)
二〇〇五年一月一日， 經調整	At 1 January 2005 as adjusted	57,500	-	138,085	1,003,730	7,249,259	8,448,574
可供出售證券之公平價值 改變	Change in fair value of available-for-sale securities	-	-	24,898	-	-	24,898
出售可供出售證券	Disposal of available-for-sale securities	-	-	(238)	-	-	(238)
遞延稅項之變動	Change in deferred taxation	-	-	1,291	-	-	1,291
期內溢利	Profit for the period	-	-	-	-	530,405	530,405
已派二〇〇四年末期股息	2004 Final dividend paid	-	-	-	-	(459,737)	(459,737)
二〇〇五年六月三十日	At 30 June 2005	<u>57,500</u>	<u>-</u>	<u>164,036</u>	<u>1,003,730</u>	<u>7,319,927</u>	<u>8,545,193</u>

(二十二) 儲備 (續)

22 Reserves (continued)

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇四年一月一日， 如往年列示	At 1 January 2004 as previously reported	57,500	1,022,940	127,729	1,003,730	5,235,844	7,447,743
會計政策變更之影響 - 採納香港會計準則第 十七號	Effect of changes in accounting policies - on adoption of HKAS 17	-	-	-	-	7,424	7,424
二〇〇四年一月一日重列	At 1 January 2004 as restated	57,500	1,022,940	127,729	1,003,730	5,243,268	7,455,167
非持作買賣用途證券之 公平價值改變	Change in fair value of non-trading securities	-	-	17,130	-	-	17,130
出售非持作買賣用途之 證券	Disposal of non-trading securities	-	-	(4,749)	-	-	(4,749)
重估盈餘	Surplus on revaluation	-	337,768	-	-	-	337,768
遞延稅項之變動	Change in deferred taxation	-	-	2,105	-	-	2,105
年內溢利	Profit for the year	-	-	-	-	1,032,146	1,032,146
已派二〇〇三年末期股息	2003 Final dividend paid	-	-	-	-	(320,423)	(320,423)
已派二〇〇四年中期股息	2004 Interim dividend paid	-	-	-	-	(111,451)	(111,451)
二〇〇四年十二月三十一日	At 31 December 2004	57,500	1,360,708	142,215	1,003,730	5,843,540	8,407,693

- 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 the previous years' transfers from retained earnings and inner reserve.
- 丙、根據香港金融管理局之指引，認可機構須維持超過減值準備之法定儲備。故此，本集團已於二〇〇五年六月三十日之保留溢利中保留港幣二億四千七百五十萬元作為法定儲備。
- (c) In accordance with the guidance note from the Hong Kong Monetary Authority, an authorised institution is required to maintain a regulatory reserve in excess of impairment allowances. As a result, retained earnings of HK\$247,500,000 was earmarked as a regulatory reserve at 30 June 2005.
- 丁、期結後董事會宣派中期股息港幣一億三千二百三十四萬八千元(二〇〇四年末期股息為港幣四億五千九百七十三萬七千元)，將由截至二〇〇五年十二月三十一日止年度內之保留溢利中分派[註釋(六)]。
- (d) The directors declared an interim dividend of HK\$132,348,000 (2004: final dividend of HK\$459,737,000) after the period end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2005 (note 6).

(二十三)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、財資、保險及其他業務。零售及企業銀行業務包括提供零售銀行服務、商業借貸及貿易融資。財資業務包括外匯、金融市場及資本市場等活動。保險業務包括承保、保險代理及其他相關業務。其他業務主要包括物業投資及證券經紀。

未分類項目主要包括中央管理層及其他共同分享服務之支出、資產及負債、稅項、以及其他未能合理分配予特定業務分部的項目。

23 Segmental information

(a) Class of business

The Group operates predominantly in commercial banking which comprises retail and corporate banking, treasury, insurance 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. Insurance activities include insurance underwriting, insurance agency and other related businesses. Other activities mainly comprise investment properties holding and securities brokerage business.

Unallocated items mainly comprise expenses, assets and liabilities of the central management unit and other shared services, taxation and any items which cannot be reasonably allocated to specific business segments.

		零售及 企業銀行 Retail and corporate banking HK\$'000	財資 Treasury HK\$'000	保險 Insurance HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
截至二〇〇五年 六月三十日止六個月	Six months ended 30 June 2005						
利息收入源自	Interest income from						
- 外界客戶	- external customers	614,692	502,508	20,709	16,436	-	1,154,345
- 其他業務	- other segments	162,655	253,052	3,010	1,510	-	420,227
利息支出給予	Interest expense to						
- 外界客戶	- external customers	(162,697)	(449,954)	-	-	-	(612,651)
- 其他業務	- other segments	(256,169)	(161,443)	-	(2,615)	-	(420,227)
淨利息收入	Net interest income	358,481	144,163	23,719	15,331	-	541,694
源自外界客戶之保險 營業收入	Insurance operating income from external customers	-	-	181,143	-	-	181,143
源自外界客戶之其他 營業收入	Other operating income from external customers	87,788	6,021	(10,962)	120,243	-	203,090
營業收入	Operating income	446,269	150,184	193,900	135,574	-	925,927
營業支出	Operating expenses	(172,620)	(10,828)	(12,460)	(33,907)	(53,498)	(283,313)
扣除減值準備前之 營業溢利	Operating profit before impairment allowances	273,649	139,356	181,440	101,667	(53,498)	642,614
貸款減值準備撥回	Write back of impairment allowances	3,039	-	17	-	-	3,056
保險申索準備	Charge for insurance claims	-	-	(136,851)	-	-	(136,851)
營業溢利	Operating profit	276,688	139,356	44,606	101,667	(53,498)	508,819
固定資產及投資之 (虧損)/收益	(Loss)/gain on fixed assets and investments	(4)	4	100	-	(109)	(9)
重估投資物業之盈餘	Revaluation surplus on investment properties	-	-	-	119,847	-	119,847
重估房產之虧損	Revaluation deficit on premises	-	-	-	(79)	-	(79)
應佔共同控制實體及 聯營公司之淨溢利	Share of net profits of jointly controlled entities and associates	-	-	1,495	1,461	-	2,956
除稅前溢利/(虧損)	Profit/(loss) before taxation	276,684	139,360	46,201	222,896	(53,607)	631,534
折舊費用	Depreciation charge	15,901	612	574	4,251	2,833	24,171
於二〇〇五年 六月三十日	At 30 June 2005						
分部資產	Segment assets	39,323,528	28,030,332	1,618,221	2,254,710	286,865	71,513,656
分部負債	Segment liabilities	52,924,160	6,070,752	1,160,022	1,259,737	392,841	61,807,512
資本開支	Capital expenditure	7,536	54	351	1,192	695	9,828

(二十三)分部報告(續) 23 Segmental information (continued)

甲、按業務劃分(續)

(a) Class of business (continued)

		零售及 企業銀行 Retail and corporate banking HK\$'000	財資 Treasury HK\$'000	保險 Insurance HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000 重列 Restated
截至二〇〇四年 六月三十日止六個月	Six months ended 30 June 2004						
利息收入源自	Interest income from						
– 外界客戶	– external customers	479,490	371,146	4,648	14,555	–	869,839
– 其他業務	– other segments	66,508	77,578	780	302	–	145,168
利息支出給予	Interest expense to						
– 外界客戶	– external customers	(51,489)	(276,024)	–	–	–	(327,513)
– 其他業務	– other segments	(79,337)	(65,460)	–	(371)	–	(145,168)
淨利息收入	Net interest income	415,172	107,240	5,428	14,486	–	542,326
源自外界客戶之保險 營業收入	Insurance operating income from external customers	–	–	217,537	–	–	217,537
源自外界客戶之其他 營業收入	Other operating income from external customers	52,957	34,131	1,161	128,429	–	216,678
營業收入	Operating income	468,129	141,371	224,126	142,915	–	976,541
營業支出	Operating expenses	(160,046)	(12,417)	(11,940)	(31,705)	(50,993)	(267,101)
撥備前營業溢利	Operating profit before provisions	308,083	128,954	212,186	111,210	(50,993)	709,440
呆壞賬準備撥回/(調撥)	Write back of/(charge for) bad and doubtful debts	18,869	–	(11)	–	–	18,858
保險申索準備	Charge for insurance claims	–	–	(176,742)	–	–	(176,742)
營業溢利	Operating profit	326,952	128,954	35,433	111,210	(50,993)	551,556
固定資產及投資之 收益/(虧損)	Gain/(loss) on fixed assets and investments	6,321	220	118	819	(679)	6,799
應佔共同控制實體及 聯營公司之淨 (虧損)/溢利	Share of net (losses)/profits of jointly controlled entities and associates	–	–	(116)	2,037	–	1,921
除稅前溢利/(虧損)	Profit/(loss) before taxation	333,273	129,174	35,435	114,066	(51,672)	560,276
折舊費用	Depreciation charge	15,042	772	676	4,095	2,850	23,435
於二〇〇四年 十二月三十一日	At 31 December 2004						
分部資產	Segment assets	34,860,685	32,430,400	1,441,904	2,024,545	296,864	71,054,398
分部負債	Segment liabilities	52,958,597	5,793,403	1,071,645	1,580,025	82,084	61,485,754
資本開支	Capital expenditure	17,404	446	405	6,329	4,171	28,755

乙、按地域劃分

(b) Geographical area

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。

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.

(二十四)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：

合約金額
直接信貸替代品
交易項目有關之或有債務
商業項目有關之或有債務
其他承擔
– 原本年期少於一年或可以無條件取消
– 原本年期一年及以上

信貸風險比重金額

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。

24 Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments, and the aggregate credit risk weighted amounts:

	30/6/2005	31/12/2004
	HK\$'000	HK\$'000
Contractual amount		
Direct credit substitutes	812,255	690,857
Transaction-related contingencies	26,136	16,097
Trade-related contingencies	442,460	444,175
Other commitments with an original maturity of		
– under one year or which are unconditionally cancellable	7,356,987	6,610,161
– one year and over	3,781,380	3,589,888
	<u>12,419,218</u>	<u>11,351,178</u>
Credit risk weighted amount	<u>3,051,767</u>	<u>2,702,638</u>

The contractual amounts of these contingent liabilities and commitments indicate the volume of transactions outstanding as at the balance sheet date and they 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.

(二十五)資本及租約承擔**甲、資本承擔**

已簽約但未作準備
已授權但未簽約

25 Capital and lease commitments**(a) Capital commitments**

	30/6/2005	31/12/2004
	HK\$'000	HK\$'000
Contracted but not provided for	22,430	5,140
Authorised but not contracted for	1,488	5,435
	<u>23,918</u>	<u>10,575</u>

乙、營業租約承擔

於二〇〇五年六月三十日及二〇〇四年十二月三十一日，本集團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

(b) Lease commitments

At 30 June 2005 and 31 December 2004, the Group had the following future aggregate minimum lease payments under non-cancellable operating leases:

	30/6/2005	31/12/2004
	HK\$'000	HK\$'000
Land and buildings		
– Not later than one year	8,279	8,458
– Later than one year and not later than five years	14,895	18,537
	<u>23,174</u>	<u>26,995</u>

(二十六)其他經營租賃安排

於二〇〇五年六月三十日及二〇〇四年十二月三十一日，本集團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

26 Other operating lease arrangements

At 30 June 2005 and 31 December 2004, the Group had contracted with tenants for the following future minimum lease receivables:

	30/6/2005 HK\$'000	31/12/2004 HK\$'000
Land and buildings		
– Not later than one year	58,038	68,352
– Later than one year and not later than five years	37,026	37,514
	<u>95,064</u>	<u>105,866</u>

(二十七)簡明綜合現金流量表註釋

甲、營業溢利與除稅前營業活動之現金流出淨額對賬表

27 Notes to condensed consolidated cash flow statement

(a) Reconciliation of operating profit to net cash outflow from operating activities before taxation

	截至六月三十日止六個月 Six months ended 30 June	
	2005 HK\$'000	2004 HK\$'000 重列 Restated
營業溢利	508,819	551,556
貸款減值準備撥回	(3,056)	–
呆壞賬準備撥回	–	(18,858)
折舊	24,171	23,435
租賃土地之營業租約費用	2,086	2,086
攤銷可供出售證券及持至到期證券之溢價/折讓	(21,544)	–
攤銷非持作買賣用途之證券及持至到期證券之溢價/折讓	–	(31,877)
短期存放同業之變動	(150,220)	630,218
國庫券(三個月以後到期)之變動	250,471	(392,029)
定期存放同業(三個月以後到期)之變動	244,526	(100,480)
商業票據之變動	(54,895)	(38,870)
持有存款證(三個月以後到期)之變動	501,197	(187,063)
持作買賣用途證券之變動	4,909	(128,270)
以公平價值誌入損益賬之金融資產之變動	(947,576)	–
衍生金融工具之變動	(39,652)	–
貸款及其他賬項之變動	(3,757,650)	(206,791)
同業存款(三個月以後到期)之變動	77,723	(273,182)
客戶存款之變動	(4,822)	(2,499,030)
已發行存款證之變動	(287,121)	214,285
以公平價值誌入損益賬之金融負債之變動	506,554	–
其他負債之變動	(223,840)	(893,153)
除稅前營業活動之現金流出淨額	<u>(3,369,920)</u>	<u>(3,348,023)</u>

(二十七)簡明綜合現金流量表註釋(續)

27 Notes to condensed consolidated cash flow statement (continued)

乙、現金及等同現金項目之結餘分析

(b) Analysis of the balances of cash and cash equivalents

	30/6/2005 HK\$'000	30/6/2004 HK\$'000
庫存現金及存放同業	1,053,692	662,647
短期存放同業	13,247,287	13,673,000
定期存放同業(原到期日在三個月內)	2,086,434	1,000,261
國庫券(原到期日在三個月內)	1,012,365	361,898
持有之存款證(原到期日在三個月內)	55,960	212,024
沽空之外匯基金票據及債券	(462,525)	(643,808)
同業存款(原到期日在三個月內)	(1,850,995)	(920,042)
	15,142,218	14,345,980

(二十八)已作抵押品之資產

28 Assets pledged as security

甲、於二〇〇五年六月三十日，一筆為數值美元七百二十萬元(等同港幣五千五百九十六萬一千元；二〇〇四年十二月三十一日為美元七百二十萬元，等同港幣五千五百九十七萬四千元)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) At 30 June 2005, a certificate of deposit of US\$7,200,000 (equivalent to HK\$55,961,000; 31 December 2004: US\$7,200,000, equivalent to HK\$55,974,000) 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、於二〇〇五年六月三十日，總額合共港幣四億六千五百四十四萬一千元(二〇〇四年十二月三十一日為港幣二億七千二百二十九萬元)的外匯基金票據及債券，已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(十九)]而作抵押，此等協議乃按市場之正常商業條款進行。相關的外匯基金票據及債券主要包括在「庫存現金及短期資金」[註釋(八)]內。

(b) At 30 June 2005, Hong Kong Exchange Fund Bills and Notes totalling HK\$465,441,000 (31 December 2004: HK\$272,290,000) which are mainly included in "Cash and short-term funds" (note 8), 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 19).

(二十九)有關連人士之交易

期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。於二〇〇五年六月三十日及二〇〇四年十二月三十一日，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期內之有關利息收入和支出詳列如下：

		30/6/2005 HK\$'000	31/12/2004 HK\$'000
	Aggregate amounts outstanding at the period end		
於期末之結餘總額	– Loans	245,433	238,994
– 貸款			
	– Deposits	1,886,488	1,681,248
– 存款			
			截至六月三十日止六個月 Six months ended 30 June
		2005	2004
		HK\$'000	HK\$'000
期內有關連人士貸款之利息收入	Interest income for the period on loans to related parties	3,893	3,325
期內有關連人士存款之利息支出	Interest expense for the period on deposits from related parties	16,755	8,311

(三十)結算日後之事項

於二〇〇五年七月十一日，本集團完成有關出售萬誠保險集團有限公司之權益。此項交易所帶來的收益為港幣六千一百六十三萬六千元將於下半年之財政年度入賬。

29 Related party transactions

During the period, 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 30 June 2005 and 31 December 2004, and the interest income and interest expense for the period on those loans granted and deposits received are as follows:

		30/6/2005 HK\$'000	31/12/2004 HK\$'000
	Aggregate amounts outstanding at the period end		
	– Loans	245,433	238,994
	– Deposits	1,886,488	1,681,248
			Six months ended 30 June
		2005	2004
		HK\$'000	HK\$'000
期內有關連人士貸款之利息收入	Interest income for the period on loans to related parties	3,893	3,325
期內有關連人士存款之利息支出	Interest expense for the period on deposits from related parties	16,755	8,311

30 Event after the balance sheet date

The Group concluded a transaction relating to the disposal of its interests in HKMLC Holdings Limited on 11 July 2005. The resultant gain of HK\$61,636,000 will be taken up in the Group's second half results of the financial year.