

# UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

## 未經審核補充財務資料

### (1) CAPITAL ADEQUACY RATIO AND CAPITAL BASE 資本充足比率及資本基礎

#### (a) Capital Adequacy Ratio

#### (a) 資本充足比率

		2005 %百分率	2004 %百分率
Unadjusted capital adequacy ratio as at 31st December	於12月31日的未經調整資本充足比率	17.4	16.2
Adjusted capital adequacy ratio as at 31st December	於12月31日的調整後資本充足比率	17.2	16.1

The unadjusted capital adequacy ratio is computed on the consolidated basis which comprises the positions of the Bank and its subsidiaries as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Third Schedule to the Hong Kong Banking Ordinance.

未經調整資本充足比率之計算，是根據香港金融管理局訂定用作規管用途的綜合基準及《香港銀行條例》附表3。綜合基準包括了本銀行及其附屬公司。

The adjusted capital adequacy ratio which takes into account market risks as at the balance sheet date is computed in accordance with the Guideline "Maintenance of Adequate Capital Against Market Risks" issued by the Hong Kong Monetary Authority and on the same consolidated basis as for the unadjusted capital adequacy ratio.

調整後資本充足比率的計算，是根據香港金融管理局發出的指引《就市場風險維持充足資本》，計入在結算日的市場風險。所根據的綜合基準與未經調整資本充足比率所根據的相同。

#### (b) Group Capital Base after Deductions

#### (b) 集團扣減後的資本基礎

		2005 HK\$'000 港幣千元	2004 Restated 重報 HK\$'000 港幣千元
Core capital	核心資本		
Paid up ordinary share capital	繳足股款的普通股股本	3,775,575	3,729,996
Share premium	股份溢價	656,429	631,188
Reserves	儲備	16,086,805	14,963,036
Minority interests	少數股東權益	207,163	165,655
Deduct: Goodwill	減：商譽	(2,494,950)	(2,448,156)
Total core capital	核心資本總額	18,231,022	17,041,719
Eligible supplementary capital	可計算的附加資本		
Reserves on revaluation of land and interests in land (at 70%)	土地及土地權益價值 重估儲備(以70%計算)	826,679	822,725
Revaluation reserves for available-for-sale financial assets and securities designated at fair value through profit or loss (at 70%)	可供出售金融資產及 被指定為通過損益以反映 公平價值證券的重估儲備	305,672	-
Collectively assessed impairment allowances and regulatory reserve	整體詳估減值準備及 法定儲備	878,569	-
General provisions for doubtful debts	一般呆賬準備金	-	1,336,044
Term subordinated debt	有期後償債項	8,548,780	4,271,124
Total eligible supplementary capital	可計算的附加資本總額	10,559,700	6,429,893
Total capital base before deductions	扣減前的資本基礎總額	28,790,722	23,471,612
Deductions from total capital base	資本基礎總額扣減項目	(901,973)	(969,261)
Total capital base after deductions	扣減後的資本基礎總額	27,888,749	22,502,351

Unaudited Supplementary Financial Information (continued)  
未經審核補充財務資料(續)

(2) LIQUIDITY RATIO 流動資金比率

		2005 %百分率	2004 %百分率
Average liquidity ratio for the year	年度內平均流動資金比率	<b>39.3</b>	44.4
<p>The average liquidity ratio for the year is the simple average of each calendar month's average liquidity ratio, which is computed on the consolidated basis as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.</p>		<p>年度內平均流動資金比率是每月平均比率的簡單平均數，其計算是根據香港金融管理局訂定用作規管用途的綜合基準及香港《銀行條例》(附表4)。</p>	

(3) SEGMENTAL INFORMATION 分部資料

(a) Advances to Customers – by Geographical Areas

The information concerning the breakdown of the gross amount of advances to customers by countries or geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. 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.

(a) 客戶貸款-按區域分類

客戶貸款總額按國家或區域的分類，是根據交易對手的所在地，並已顧及轉移風險因素。一般而言，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，風險便確認為由一個國家轉移到另一個國家。

		Total advances to customers 客戶貸款總額		Advances overdue for over three months 逾期3個月以上的客戶貸款	
		2005	2004	2005	2004
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
Hong Kong	香港	<b>98,234,592</b>	88,598,608	<b>483,095</b>	575,894
People's Republic of China	中華人民共和國	<b>19,939,335</b>	10,911,094	<b>76,108</b>	77,426
Other Asian countries	其他亞洲國家	<b>7,798,982</b>	6,354,111	<b>84,322</b>	103,688
Others	其他	<b>12,770,838</b>	11,394,940	<b>74,147</b>	83,377
Total	總額	<b>138,743,747</b>	117,258,753	<b>717,672</b>	840,385

Unaudited Supplementary Financial Information (continued)  
未經審核補充財務資料(續)

(3) SEGMENTAL INFORMATION (continued) 分部資料(續)

(b) Cross-border Claims

The information on cross-border claims discloses 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. 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. Only regions constituting 10% or more of the aggregate cross-border claims are disclosed.

(b) 跨國債權

跨國債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及轉移風險因素。一般而言，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，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔風險總額的10%或以上，該地區的風險額便予以披露。

2005

		Banks and other financial institutions 銀行及其他 金融機構	Public sector entities 公營機構	Others 其他	Total 總額
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
People's Republic of China	中華人民共和國	12,805,155	1,250,504	13,667,134	27,722,793
Asian countries, excluding People's Republic of China	其他亞洲國家(不包括 中華人民共和國)	9,950,396	1,200,368	8,991,756	20,142,520
North America	北美洲	5,345,158	7,725,687	5,872,380	18,943,225
Western Europe	西歐	27,877,005	-	2,507,425	30,384,430

2004

		Banks and other financial institutions 銀行及其他 金融機構	Public sector entities 公營機構	Others 其他	Total 總額
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
People's Republic of China	中華人民共和國	9,413,577	1,458,707	7,962,500	18,834,784
Asian countries, excluding People's Republic of China	其他亞洲國家(不包括 中華人民共和國)	10,764,517	1,413,490	7,519,486	19,697,493
North America	北美洲	5,129,033	7,886,401	5,182,553	18,197,987
Western Europe	西歐	26,577,806	255	2,016,679	28,594,740

Unaudited Supplementary Financial Information (continued)  
未經審核補充財務資料(續)

(4) OVERDUE, RESCHEDULED AND REPOSSESSED ASSETS 逾期、經重組及收回資產

(a) Overdue and Rescheduled Advances

(a) 逾期及經重組貸款

		2005		2004	
		% of total advances to customers 佔客戶貸款總額的百分比		% of total advances to customers 佔客戶貸款總額的百分比	
		HK\$'000 港幣千元		HK\$'000 港幣千元	
The Group	集團				
Advances to customers overdue for	逾期客戶貸款				
- 6 months or less but over 3 months	- 3個月以上至6個月	326,130	0.2	242,893	0.2
- 1 year or less but over 6 months	- 6個月以上至1年	184,365	0.1	194,645	0.2
- Over 1 year	- 1年以上	207,177	0.2	402,847	0.3
		717,672	0.5	840,385	0.7
Rescheduled advances to customers	經重組客戶貸款	351,057	0.3	472,335	0.4
Total overdue and rescheduled advances	逾期及經重組客戶貸款總額	1,068,729	0.8	1,312,720	1.1
Secured overdue advances	有抵押逾期貸款	515,356	0.4	660,700	0.6
Unsecured overdue advances	無抵押逾期貸款	202,316	0.1	179,685	0.1
Market value of security held against secured overdue advances	有抵押逾期貸款抵押品市值	1,035,275		1,122,161	

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the year-end. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at year-end. Loans repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

There were no advances to banks and other financial institutions which were overdue for over 3 months as at 31st December, 2005 and 31st December, 2004, nor were there any rescheduled advances to banks and other financial institutions on these two dates.

當本金或利息已逾期及在年底仍未清還，有特定還款日期的貸款將分類為逾期貸款。當分期逾期及在年底仍未清還時，以固定分期償還的貸款亦視作逾期貸款。若即時還款通知已發予借款人但卻未能即時償還，即時償還的貸款當作逾期，及/或該貸款已持續超出已知會借款人所核准的限額，而超出已知會借款人所核准限額的時間比貸款逾期的時間更長。

於2005年12月31日及2004年12月31日，本集團貸予銀行及其他金融機構的款項中，並無逾期3個月以上或經重組的貸款。

Unaudited Supplementary Financial Information (continued)  
未經審核補充財務資料(續)

(4) OVERDUE, RESCHEDULED AND REPOSSESSED ASSETS (continued) 逾期、經重組及收回資產(續)

(b) Other Overdue and Rescheduled Assets

(b) 其他逾期及經重組資產

		2005		2004	
		Accrued interest	Other assets*	Accrued interest	Other assets*
		累計利息	其他資產*	累計利息	其他資產*
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
Other assets overdue for	其他逾期資產				
– 6 months or less but over 3 months	– 3個月以上至6個月	1,551	–	1,653	305
– 1 year or less but over 6 months	– 6個月以上至1年	853	–	1,065	614
– Over 1 year	– 1年以上	844	19,294	407	19,462
		3,248	19,294	3,125	20,381
Rescheduled assets	經重組資產	–	–	–	–
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	3,248	19,294	3,125	20,381

\* Other assets refer to trade bills and receivables.

\* 其他資產是指貿易票據及應收款項。

(c) Repossessed Assets

(c) 收回資產

		2005	2004
		HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團		
Repossessed properties*	收回物業*	80,551	107,745
Repossessed vehicles and machines	收回汽車及機器	1,142	340
Total repossessed assets	收回資產總額	81,693	108,085

The amount represents the estimated market value of the repossessed assets as at 31st December.

此等數額指於12月31日收回資產的估計市值。

\* The balance included HK\$30,036,000 (2004: HK\$26,293,000) relating to properties that were contracted for sale but not yet completed.

\* 結餘包括總值港幣30,036,000元(2004年: 港幣26,293,000元)已簽約出售但仍未成交的物業。

**Unaudited Supplementary Financial Information (continued)**  
**未經審核補充財務資料(續)**

**(5) CURRENCY CONCENTRATIONS 貨幣風險**

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.

如個別外幣的持倉淨額或結構性持倉淨額佔所持有外幣淨持倉總額或結構性淨持倉總額的10%或以上，便須予以披露。

		2005					
		HK\$ Million 港幣百萬元					
		USD 美元	CAD* 加元*	GBP* 英鎊*	CNY 人民幣	Others 其他	Total 總額
The Group	集團						
Spot assets	現貨資產	66,562	4,122	4,312	11,738	21,986	108,720
Spot liabilities	現貨負債	(62,331)	(4,604)	(6,620)	(10,510)	(23,375)	(107,440)
Forward purchases	遠期買入	35,406	882	2,864	-	5,930	45,082
Forward sales	遠期賣出	(37,795)	(357)	(502)	-	(4,246)	(42,900)
Net options position	期權倉淨額	(167)	(1)	(2)	-	43	(127)
Net long/(short) position	長/(短)盤淨額	1,675	42	52	1,228	338	3,335

		2004					
		HK\$ Million 港幣百萬元					
		USD 美元	CAD 加元	GBP 英鎊	CNY 人民幣	Others 其他	Total 總額
The Group	集團						
Spot assets	現貨資產	49,928	4,375	4,270	7,581	21,586	87,740
Spot liabilities	現貨負債	(52,103)	(4,458)	(6,690)	(7,364)	(22,592)	(93,207)
Forward purchases	遠期買入	18,257	484	2,727	-	5,802	27,270
Forward sales	遠期賣出	(15,863)	(289)	(370)	-	(4,812)	(21,334)
Net options position	期權倉淨額	16	(1)	(1)	-	3	17
Net long/(short) position	長/(短)盤淨額	235	111	(64)	217	(13)	486

		2005			
		HK\$ Million 港幣百萬元			
		USD 美元	CNY 人民幣	Others 其他	Total 總額
Net structural position	結構性持倉淨額	1,604	1,297	635	3,536

		2004			
		HK\$ Million 港幣百萬元			
		USD 美元	CNY 人民幣	Others 其他	Total 總額
Net structural position	結構性持倉淨額	1,452	564	639	2,655

\* The currency constitutes less than 10% of the total net structural position in all foreign currencies and is presented for comparative purpose only.

\* 此等外幣是少於外幣結構性淨持倉總額的10%。該數額只列作比較用途。

The net option position for 2004 is calculated using the model user approach, which has been approved by Hong Kong Monetary Authority. The net structural position represents the net asset value of the Group's foreign currency investment in overseas operations and their related funding.

2004年的期權倉淨額是按"模式使用者"方法計算，並已經香港金融管理局核准。結構性持倉淨額代表本集團在投資於海外業務的資產淨值及其有關的資金。

## Unaudited Supplementary Financial Information (continued) 未經審核補充財務資料 (續)

### (6) MARKET RISK MANAGEMENT 市場風險管理

The Group quantifies the market risk of the underlying trading portfolio by means of value-at-risk ("VaR"). VaR is a statistical estimate that measures the potential losses in market value of a portfolio as a result of unfavourable movements in market rates and prices, if positions are held unchanged over a certain horizon time period. The Group's VaR is calculated using historical movements in market rates and prices, a 99% confidence level and a one-day holding period, and takes into account correlations between different markets and rates.

#### Value-at-risk statistics

The Group has measured VaR for all trading portfolios throughout the year.

HK\$'000 港幣千元

		Year 2005 年				Year 2004 年			
		As at 31 December 於12月31日	Maximum 最高	Minimum 最低	Mean 平均	As at 31 December 於12月31日	Maximum 最高	Minimum 最低	Mean 平均
VaR for total trading activities	交易活動的風險 數額總額	10,929	33,841	4,906	9,480	6,653	23,311	6,653	12,317
VaR for foreign exchange trading positions	外匯交易持倉的 風險數額	406	2,115	274	737	907	2,217	386	1,010
VaR for interest rate trading positions	利率交易持倉的 風險數額	1,204	2,608	935	1,473	1,758	6,478	976	2,504
VaR for equity trading positions	股份交易持倉的 風險數額	9,847	32,574	3,723	8,011	4,860	17,689	4,860	9,717

本集團運用風險數額來量化交易組合的市場風險。風險數額是統計學上的估計，用來量度於某一時段內，交易組合維持不變但因市場息率及價格的不利波動而引致市值上的潛在虧損。本集團於計算風險數額時，是依據過往市場息率與價格的波動、99%之置信水平及1日持倉期，並計入不同市場及息率的相關程度來推算。

#### 風險數額統計

年度內本集團計量所有交易組合的風險數額：

#### Market risk-related treasury trading portfolio revenue statistics

Market risk-related treasury trading portfolio revenue is defined as the daily change in the marked to market value of treasury trading portfolio plus any related net interest income or other trading revenue. The average daily revenue earned from the Group's market risk-related treasury trading activities in 2005 was HK\$0.53 million (2004: HK\$0.68 million). The standard deviation of these daily revenues was HK\$0.77 million (2004: HK\$1.54 million). The frequency distribution of daily revenue is shown below.

#### 與市場風險有關的財資交易組合收入統計

與市場風險有關的財資交易組合收入指財資交易組合根據每日當時市場價格變動計值，另加有關淨利息收入或其他交易收入。於2005年，本集團與市場風險有關的財資交易活動每日平均收入為港幣530,000元(2004年：港幣680,000元)。每日收入的標準差為港幣770,000元(2004年：港幣1,540,000元)。以下為每日收入的頻率分布情況。

