

(三十二)租賃土地權益

本集團之租賃土地權益為營業租約土地，其賬面淨值分析如下：

32 Interests in leasehold land

The Group's interests in leasehold land represent operating leases and their net book value are analysed as follows:

		本集團及本行 The Group and the Bank	
		2005	2004
		HK\$'000	HK\$'000
在香港持有：	In Hong Kong held on:		
– 長期租約(五十年以上)	– Long-term leases (over 50 years)	137,825	138,889
– 中期租約(十至五十年)	– Medium-term leases (between 10 to 50 years)	111,863	114,970
		<u>249,688</u>	<u>253,859</u>
於一月一日	At 1 January	253,859	258,031
攤銷預繳之營業租約費用 [註釋(七)]	Amortisation of prepaid operating lease charges (note 7)	(4,171)	(4,172)
於十二月三十一日	At 31 December	<u>249,688</u>	<u>253,859</u>

(三十三)交易賬項下之負債

33 Trading liabilities

		本集團及本行 The Group and the Bank	
		2005	2004
		HK\$'000	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	– Listed	1,085	3,668
– 非上市	– Unlisted	966,806	267,496
		<u>967,891</u>	<u>271,164</u>

(三十四)客戶存款

34 Deposits from customers

		本集團 The Group		本行 The Bank	
		2005	2004	2005	2004
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	2,662,438	3,806,452	2,888,464	3,990,845
儲蓄存款	Saving deposits	11,300,560	16,974,515	11,316,844	16,990,845
定期存款及通知存款	Time, call and notice deposits	40,343,042	32,414,763	40,967,458	33,136,019
		<u>54,306,040</u>	<u>53,195,730</u>	<u>55,172,766</u>	<u>54,117,709</u>

(三十五)其他賬項及預提

35 Other accounts and accruals

	本集團 The Group		本行 The Bank	
	2005 HK\$'000	2004 HK\$'000 重列 Restated	2005 HK\$'000	2004 HK\$'000 重列 Restated
遞延稅項負債[註釋(三十六)]	291,687	796	290,215	—
其他	2,248,532	2,587,447	1,127,263	1,673,004
	<u>2,540,219</u>	<u>2,588,243</u>	<u>1,417,478</u>	<u>1,673,004</u>

包括在其他賬項內計有本集團及本行之應付利息，分別為港幣一億六千五百六十三萬一千元及港幣一億六千六百六十五萬元，以金融負債類別作分析如下：

Included in others are interest payable of HK\$165,631,000 for the Group and HK\$166,650,000 for the Bank, which are analysed by types of financial liabilities as follows:

二〇〇五

2005

	本集團 The Group HK\$'000	本行 The Bank HK\$'000
同業存款	15,624	15,624
衍生金融工具	32,239	32,239
以公平價值誌入損益賬之金融負債	13,113	13,113
客戶存款	97,117	97,686
發行之存款證	7,538	7,988
	<u>165,631</u>	<u>166,650</u>

(三十六)遞延稅項

36 Deferred taxation

已於資產負債表內確認之遞延稅項資產/(負債)之組成部份，及年內之變動如下：

The components of deferred tax assets/(liabilities) recognised in the balance sheet and the movements during the year are as follows:

本集團 The Group		加速 稅項折舊 Accelerated tax depreciation HK\$'000	物業重估 Revaluation on properties HK\$'000	退休 福利義務 Retirement benefit obligation HK\$'000	貸款 減值準備 Impairment allowances on loans and advances HK\$'000	其他 Others 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	(12,036)	—	(30,934)	62,140	1,703	20,873
會計政策變更之影響	Effect of changes in accounting policies	—	(238,124)	—	(42,849)	861	(280,112)
二〇〇五年一月一日， 經調整	At 1 January 2005 as adjusted	(12,036)	(238,124)	(30,934)	19,291	2,564	(259,239)
在損益賬記賬/(扣除) 在儲備(扣除)/記賬 [註釋(三十八)]	Credited/(charged) to the profit and loss account (Charged)/credited to reserves (note 38)	2,605	(33,001)	(1,454)	1,809	(83)	(30,124)
		—	(284)	—	—	1,373	1,089
二〇〇五年十二月 三十一日	At 31 December 2005	<u>(9,431)</u>	<u>(271,409)</u>	<u>(32,388)</u>	<u>21,100</u>	<u>3,854</u>	<u>(288,274)</u>

(三十六)遞延稅項(續) 36 Deferred taxation (continued)

本行		The Bank		加速 稅項折舊 Accelerated tax depreciation HK\$'000	物業重估 Revaluation on properties HK\$'000	退休 福利義務 Retirement benefit obligation HK\$'000	貸款 減值準備 Impairment allowances on loans and advances HK\$'000	其他 Others 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	(11,578)	–	(30,934)	60,933	2,499	20,920		
會計政策變更之影響	Effect of changes in accounting policies	–	(238,124)	–	(44,638)	861	(281,901)		
二〇〇五年一月一日， 經調整	At 1 January 2005 as adjusted	(11,578)	(238,124)	(30,934)	16,295	3,360	(260,981)		
在損益賬記賬/(扣除) 在儲備記賬	Credited/(charged) to the profit and loss account	2,869	(33,001)	(1,454)	979	–	(30,607)		
[註釋(三十八)]	Credited to reserves (note 38)	–	–	–	–	1,373	1,373		
二〇〇五年十二月 三十一日	At 31 December 2005	(8,709)	(271,125)	(32,388)	17,274	4,733	(290,215)		
本集團		The Group		加速 稅項折舊 Accelerated tax depreciation HK\$'000	物業重估 Revaluation on properties HK\$'000	退休 福利義務 Retirement benefit obligation HK\$'000	呆壞賬準備 Provisions for bad and doubtful debts HK\$'000	其他 Others HK\$'000	合計 Total HK\$'000
二〇〇四年一月一日	At 1 January 2004		(15,146)	(29,879)	77,991	(206)	32,760		
在損益賬記賬/(扣除) 在儲備記賬	Credited/(charged) to the profit and loss account		3,110	(1,055)	(15,851)	(196)	(13,992)		
[註釋(三十八)]	Credited to reserves (note 38)		–	–	–	2,105	2,105		
二〇〇四年十二月 三十一日	At 31 December 2004		(12,036)	(30,934)	62,140	1,703	20,873		
本行		The Bank		加速 稅項折舊 Accelerated tax depreciation HK\$'000	物業重估 Revaluation on properties HK\$'000	退休 福利義務 Retirement benefit obligation HK\$'000	呆壞賬準備 Provisions for bad and doubtful debts HK\$'000	其他 Others HK\$'000	合計 Total HK\$'000
二〇〇四年一月一日	At 1 January 2004		(14,763)	(29,879)	76,600	394	32,352		
在損益賬記賬/(扣除) 在儲備記賬	Credited/(charged) to the profit and loss account		3,185	(1,055)	(15,667)	–	(13,537)		
[註釋(三十八)]	Credited to reserves (note 38)		–	–	–	2,105	2,105		
二〇〇四年十二月 三十一日	At 31 December 2004		(11,578)	(30,934)	60,933	2,499	20,920		

(三十六)遞延稅項(續)

36 Deferred taxation (continued)

		本集團		本行	
		The Group		The Bank	
		2005	2004	2005	2004
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於資產負債表內確認之遞延稅項資產淨額 [註釋(二十五)]	Net deferred tax assets recognised on the balance sheet (note 25)	3,413	21,669	–	20,920
於資產負債表內確認之遞延稅項負債淨額 [註釋(三十五)]	Net deferred tax liabilities recognised on the balance sheet (note 35)	(291,687)	(796)	(290,215)	–
		<u>(288,274)</u>	<u>20,873</u>	<u>(290,215)</u>	<u>20,920</u>

遞延稅項資產乃因應相關稅務利益可透過未來應課稅溢利變現而就所結轉之稅項虧損予以確認。於二〇〇五年十二月三十一日，本行一間附屬公司有未確認之稅項虧損港幣四千八百四十一萬二千元(二〇〇四年為港幣四千九百四十九萬元)，可結轉以抵銷未來應課稅收入。

Deferred tax assets are recognised for tax losses carried forward to the extent that realisation of the deferred tax benefit through future profits is probable. At 31 December 2005, a subsidiary of the Bank had unrecognised tax losses of HK\$48,412,000 (2004: HK\$49,490,000) to carry forward against future taxable profits.

(三十七)股本

37 Share capital

		2005	2004
		HK\$'000	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>

(三十八)儲備**38 Reserves****本集團****The Group**

		重估投資 物業儲備 Investment properties reserve HK\$'000	重估 房產儲備 Bank premises 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 - 採納香港會計準則 第四十號	Effect of changes in accounting policies - on adoption of HKAS 39 - on adoption of HKAS 40	-	-	(4,130)	-	283,135	279,005
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	-	-	23,121	-	-	23,121
出售可供出售之證券 重估盈餘	Disposal of available- for-sale securities Surplus on revaluation	-	-	(15,623)	-	-	(15,623)
遞延稅項之變動 [註釋(三十六)]	Change in deferred taxation (note 36)	-	(284)	1,373	-	-	1,089
是年度溢利	Profit for the year	-	-	-	-	1,108,815	1,108,815
已派二〇〇四年末期股息	2004 Final dividend paid	-	-	-	-	(459,737)	(459,737)
已派二〇〇五年中期股息	2005 Interim dividend paid	-	-	-	-	(132,348)	(132,348)
二〇〇五年十二月三十一日	At 31 December 2005	57,500	1,341	146,956	1,003,730	7,765,989	8,975,516
相當於：	Representing:						
本行及附屬公司	Bank and subsidiaries	57,500	1,341	146,956	1,003,730	7,773,442	8,982,969
共同控制實體	Jointly controlled entities	-	-	-	-	(8,702)	(8,702)
聯營公司	Associates	-	-	-	-	1,249	1,249
二〇〇五年十二月三十一日	At 31 December 2005	57,500	1,341	146,956	1,003,730	7,765,989	8,975,516

(三十八)儲備(續)

本行

38 Reserves (continued)

The Bank

		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	1,360,708	64,104	1,003,730	4,697,344	7,125,886
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	1,360,708	64,104	1,003,730	4,705,229	7,133,771
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)	-	297,987	293,857
- 採納香港會計準則 第四十號	- on adoption of HKAS 40	(1,360,708)	-	-	1,124,739	(235,969)
二〇〇五年一月一日，經調整 可供出售證券之公平 價值改變	At 1 January 2005 as adjusted Change in fair value of available-for-sale securities	-	59,974	1,003,730	6,127,955	7,191,659
出售可供出售之證券 遞延稅項之變動 [註釋(三十六)]	Disposal of available-for-sale securities Change in deferred taxation (note 36)	-	(12,500)	-	-	(12,500)
是年度溢利	Profit for the year	-	1,373	-	-	1,373
已派二〇〇四年末期股息	2004 Final dividend paid	-	-	-	967,288	967,288
已派二〇〇五年中期股息	2005 Interim dividend paid	-	-	-	(459,737)	(459,737)
		-	-	-	(132,348)	(132,348)
二〇〇五年十二月三十一日	At 31 December 2005	-	22,259	1,003,730	6,503,158	7,529,147

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 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十二月三十一日之保留溢利中保留港幣二億五千三百一十一萬二千元作為法定儲備。是項儲備之變動直接記於保留溢利內，並須諮詢香港金融管理局。

(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\$253,112,000 were earmarked as a regulatory reserve at 31 December 2005. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

丁、年結後董事會擬派末期股息港幣四億九千四百五十六萬五千元(二〇〇四年為港幣四億五千九百七十三萬七千元)，將由截至二〇〇六年十二月三十一日止年度內之保留溢利中分派[註釋(十四)]。

(d) The directors proposed a final dividend of HK\$494,565,000 (2004: HK\$459,737,000) after the year end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2006 (note 14).

(三十八)儲備(續)

38 Reserves (continued)

本集團

The Group

		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 重估盈餘	Disposal of non-trading securities Surplus on revaluation	-	-	(4,749)	-	-	(4,749)
遞延稅項之變動 [註釋(三十六)]	Change in deferred taxation (note 36)	-	337,768	-	-	-	337,768
是年度溢利，重列	Profit for the year, as restated	-	-	2,105	-	-	2,105
已派二〇〇三年末期股息	2003 Final dividend paid	-	-	-	-	1,032,146	1,032,146
已派二〇〇四年中期股息	2004 Interim dividend paid	-	-	-	-	(320,423)	(320,423)
		-	-	-	-	(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
相當於：	Representing:						
本行及附屬公司	Bank and subsidiaries	57,500	1,360,708	142,215	1,003,730	5,856,649	8,420,802
共同控制實體	Jointly controlled entities	-	-	-	-	(13,521)	(13,521)
聯營公司	Associates	-	-	-	-	412	412
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

(三十八)儲備(續)

38 Reserves (continued)

本行	The Bank	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	1,022,940	69,887	1,003,730	4,260,228	6,356,785
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	1,022,940	69,887	1,003,730	4,267,652	6,364,209
非持作買賣用途證券之 公平價值改變	Change in fair value of non-trading securities	—	(3,003)	—	—	(3,003)
出售非持作買賣用途之證券	Disposal of non-trading securities	—	(4,885)	—	—	(4,885)
重估盈餘	Surplus on revaluation	337,768	—	—	—	337,768
遞延稅項之變動 [註釋(三十六)]	Change in deferred taxation (note 36)	—	2,105	—	—	2,105
是年度溢利，重列	Profit for the year, as restated	—	—	—	869,451	869,451
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	1,360,708	64,104	1,003,730	4,705,229	7,133,771

(三十九)附屬公司欠款/存款 39 Amounts due from/to subsidiaries

包括在下列各資產負債表項目內計有附屬公司結餘如下：

Included in the following balance sheet headings are balances with subsidiaries:

		本行 The Bank	
		2005	2004
		HK\$'000	HK\$'000
附屬公司欠款：	Amounts due from subsidiaries:		
庫存現金及短期資金	Cash and short-term funds	59,851	50,000
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	360,000	320,000
貸款及其他賬項	Advances and other accounts	225,769	249,452
		<u>645,620</u>	<u>619,452</u>
附屬公司存款：	Amounts due to subsidiaries:		
同業存款	Deposits and balances of banks and other financial institutions	101,874	146,768
客戶存款	Deposits from customers	869,381	924,593
發行之存款證	Certificates of deposit issued	–	15,000
以公平價值誌入損益賬 之金融負債	Financial liabilities at fair value through profit or loss	111,430	–
其他賬項及預提	Other accounts and accruals	157,316	205,584
		<u>1,240,001</u>	<u>1,291,945</u>

(四十)分部報告

40 Segment reporting

甲、按業務劃分

(a) Class of business

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。

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.

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。

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.

(四十)分部報告(續)

40 Segment reporting (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
二〇〇五年	2005						
利息收入源自	Interest income from						
– 外界客戶	– external customers	1,569,074	1,081,327	34,612	28,580	–	2,713,593
– 其他業務	– other segments	1,215,305	692,988	10,203	6,072	–	1,924,568
利息支出給予	Interest expense to						
– 外界客戶	– external customers	(1,365,874)	(213,101)	–	–	–	(1,578,975)
– 其他業務	– other segments	(703,487)	(1,211,412)	–	(9,669)	–	(1,924,568)
淨利息收入	Net interest income	715,018	349,802	44,815	24,983	–	1,134,618
源自外界客戶之 保險營業收入	Insurance operating income from external customers	–	–	379,986	–	–	379,986
源自外界客戶之 其他營業收入	Other operating income from external customers	130,864	62,560	(9,948)	227,972	–	411,448
營業收入	Operating income	845,882	412,362	414,853	252,955	–	1,926,052
營業支出	Operating expenses	(348,006)	(21,880)	(25,784)	(73,117)	(107,306)	(576,093)
扣除減值準備前之營業 溢利/(虧損)	Operating profit/(loss) before impairment allowances	497,876	390,482	389,069	179,838	(107,306)	1,349,959
貸款減值準備(調撥)/ 撥回	(Charge for)/write back of impairment allowances	(19,842)	–	12	–	–	(19,830)
保險申索準備	Charge for insurance claims	–	–	(286,325)	–	–	(286,325)
營業溢利/(虧損)	Operating profit/(loss)	478,034	390,482	102,756	179,838	(107,306)	1,043,804
固定資產及投資之 (虧損)/收益	(Loss)/gain on fixed assets and investments	(28)	4	4,612	61,555	(726)	65,417
重估投資物業之盈餘	Revaluation surplus on investment properties	–	–	–	188,652	–	188,652
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	–	–	4,260	3,712	–	7,972
除稅前溢利/(虧損)	Profit/(loss) before taxation	478,006	390,486	111,628	433,678	(108,032)	1,305,766
分部資產	Segment assets	40,370,845	30,229,282	1,697,819	871,565	1,552,227	74,721,738
分部負債	Segment liabilities	54,665,204	7,436,462	1,213,182	940,482	329,941	64,585,271
資本開支	Capital expenditure	25,010	855	2,045	11,054	7,349	46,313
折舊費用	Depreciation charge	25,701	1,576	1,766	10,895	6,530	46,468