

(四十) 分部報告 (續)**甲、按業務劃分 (續)****40 Segment reporting (continued)****(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
二〇〇四年	2004						
利息收入源自	Interest income from						
– 外界客戶	– external customers	978,797	800,280	15,109	19,000	–	1,813,186
– 其他業務	– other segments	710,907	192,671	3,887	1,049	–	908,514
利息支出給予	Interest expense to						
– 外界客戶	– external customers	(677,533)	(64,093)	–	–	–	(741,626)
– 其他業務	– other segments	(198,189)	(708,823)	–	(1,502)	–	(908,514)
淨利息收入	Net interest income	813,982	220,035	18,996	18,547	–	1,071,560
源自外界客戶之 保險營業收入	Insurance operating income from external customers	–	–	411,427	–	–	411,427
源自外界客戶之 其他營業收入	Other operating income from external customers	114,714	78,204	1,771	263,876	–	458,565
營業收入	Operating income	928,696	298,239	432,194	282,423	–	1,941,552
營業支出	Operating expenses	(318,890)	(23,909)	(22,660)	(66,797)	(101,643)	(533,899)
扣除準備金前之營業 溢利/(虧損)	Operating profit/(loss) before provisions	609,806	274,330	409,534	215,626	(101,643)	1,407,653
呆壞賬準備撥回/(調撥)	Write back of/(charge for) bad and doubtful debts	113,903	–	(13)	–	–	113,890
保險申索準備	Charge for insurance claims	–	–	(322,096)	–	–	(322,096)
營業溢利/(虧損)	Operating profit/(loss)	723,709	274,330	87,425	215,626	(101,643)	1,199,447
固定資產及投資之 收益/(虧損)	Gain/(loss) on fixed assets and investments	10,592	242	501	6,610	(1,546)	16,399
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	–	–	6,002	4,552	–	10,554
除稅前溢利/(虧損)	Profit/(loss) before taxation	734,301	274,572	93,928	226,788	(103,189)	1,226,400
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
折舊費用	Depreciation charge	30,231	1,467	1,336	8,914	5,913	47,861

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.

(四十一)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：

41 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:

		本集團		本行	
		The Group		The Bank	
		2005	2004	2005	2004
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
合約金額	Contractual amount				
直接信貸替代品	Direct credit substitutes	668,973	690,857	502,919	585,310
交易項目有關之或有債務	Transaction-related contingencies	33,324	16,097	33,324	16,097
商業項目有關之或有債務	Trade-related contingencies	443,470	444,175	443,470	444,175
其他承擔	Other commitments with an original maturity of				
– 原本期少於一年 或可以無條件取消	– Under one year or which are unconditionally cancellable	8,754,398	6,610,161	8,791,819	6,677,311
– 原本期一年及以上	– One year and over	3,972,191	3,589,888	3,972,191	3,589,888
		<u>13,872,356</u>	<u>11,351,178</u>	<u>13,743,723</u>	<u>11,312,781</u>
信貸風險比重金額	Credit risk weighted amount	<u>3,126,488</u>	<u>2,702,638</u>	<u>2,517,833</u>	<u>2,305,479</u>

(四十二)資本及租約承擔

42 Capital and lease commitments

甲、資本承擔

(a) Capital commitments

		本集團		本行	
		The Group		The Bank	
		2005	2004	2005	2004
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
已簽合約但未作準備	Contracted but not provided for	24,353	5,140	14,589	5,140
已授權但未簽合約	Authorised but not contracted for	–	5,435	–	5,435
		<u>24,353</u>	<u>10,575</u>	<u>14,589</u>	<u>10,575</u>

(四十二)資本及租約承擔(續)

42 Capital and lease commitments (continued)

乙、營業租約承擔

於十二月三十一日，本集團及本行持有之不可撤銷之營業租賃，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 31 December, the Group and the Bank had the following future aggregate minimum lease payments under non-cancellable operating leases:

	本集團及本行 The Group and the Bank	
	2005 HK\$'000	2004 HK\$'000
Land and buildings		
– Not later than one year	10,069	8,458
– Later than one year and not later than five years	13,947	18,537
	<u>24,016</u>	<u>26,995</u>

(四十三)其他營業租賃安排

43 Other operating lease arrangements

於十二月三十一日，本集團及本行與租客簽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

At 31 December, the Group and the Bank had contracted with tenants for the following future minimum lease receivables:

	本集團及本行 The Group and the Bank	
	2005 HK\$'000	2004 HK\$'000
Land and buildings		
– Not later than one year	51,696	68,352
– Later than one year and not later than five years	23,724	37,514
	<u>75,420</u>	<u>105,866</u>

(四十四)綜合現金流量表註釋

44 Notes to consolidated cash flow statement

甲、營業溢利與除稅前營業活動之現金(流出)/流入淨額對賬表

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

		2005 HK\$'000	2004 HK\$'000 重列 restated
營業溢利	Operating profit	1,043,804	1,199,447
貸款減值準備調撥	Charge for impairment allowances on loans and advances	19,830	-
呆壞賬準備撥回	Write back of bad and doubtful debts	-	(113,890)
折舊	Depreciation	46,468	47,861
租賃土地之營業租約費用	Operating lease charges on leasehold land	4,171	4,172
攤銷可供出售證券及持至到期證券之溢價/折讓	Amortisation of discount/premium on available-for-sale securities and held-to-maturity securities	(80,288)	-
攤銷非持作買賣用途之證券及持至到期證券之溢價/折讓	Amortisation of discount/premium on non-trading securities and held-to-maturity securities	-	(54,949)
短期存放同業之變動	Change in money at call and short notice	75,349	606,413
國庫券(三個月以後到期)之變動	Change in treasury bills maturing beyond three months	196,470	401,971
定期存放同業(三個月以後到期)之變動	Change in placements with banks and other financial institutions maturing beyond three months	(170,766)	274,115
商業票據之變動	Change in trade bills	(45,711)	(30,720)
持有存款證(三個月以後到期)之變動	Change in certificates of deposit held maturing beyond three months	1,029,736	171,662
持作買賣用途證券之變動	Change in trading securities	(35,781)	(57,507)
衍生金融工具之變動	Change in derivative financial instruments	(27,304)	-
以公平價值誌入損益賬之金融資產之變動	Change in financial assets at fair value through profit or loss	(309,895)	-
貸款及其他賬項之變動	Change in advances and other accounts	(5,620,412)	(2,131,327)
同業存款(三個月以後到期)之變動	Change in deposits and balances of banks and other financial institutions maturing beyond three months	77,551	(273,182)
交易賬項下之負債之變動	Change in trading liabilities	(52,582)	(400,525)
以公平價值誌入損益賬之金融負債之變動	Change in financial liabilities at fair value through profit or loss	1,244,610	-
客戶存款之變動	Change in deposits from customers	1,109,193	1,800,084
發行之存款證之變動	Change in certificates of deposit issued	(139,203)	511,555
其他負債之變動	Change in other liabilities	(265,490)	(729,491)
除稅前營業活動之現金(流出)/流入淨額	Net cash (outflow)/inflow from operating activities before taxation	<u>(1,900,250)</u>	<u>1,225,689</u>

(四十四)綜合現金流量表註釋(續)

乙、現金及等同現金項目之結餘分析

庫存現金及存放同業 短期存放同業
國庫券(原到期日在三個月內)
定期存放同業(原到期日在三個月內)
持有之存款證(原到期日在三個月內)
同業存款(原到期日在三個月內)
沽空之外匯基金票據及債券

(四十五)已作抵押品之資產

- 甲、一筆為數值美元七百二十萬元(等同港幣五千五百八十三萬七千元；二〇〇四年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，作為本行羅省分行之法定存款。
- 乙、於二〇〇五年十二月三十一日，總額合共港幣九億六千九百零五萬元(二〇〇四年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(三十三)]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(十六)]內。

(四十六)高級人員貸款

按照香港《公司條例》第 161B(4B)條之規定，本行貸款予高級人員之詳情公佈如下：

本金及利息之結欠總額

44 Notes to consolidated cash flow statement (continued)

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

	2005 HK\$'000	2004 HK\$'000
Cash and balances with banks and other financial institutions	1,146,488	1,048,321
Money at call and short notice	16,992,078	13,409,363
Treasury bills with original maturity within three months	1,351,601	881,394
Placements with banks and other financial institutions with original maturity within three months	1,218,789	4,995,104
Certificates of deposit held with original maturity within three months	55,837	394,587
Deposits and balances of banks and other financial institutions with original maturity within three months	(2,260,067)	(2,251,077)
Short positions in Exchange Fund Bills and Notes	(966,806)	(217,497)
	<u>17,537,920</u>	<u>18,260,195</u>

45 Assets pledged as security

- (a) A certificate of deposit of US\$7,200,000 (equivalent to HK\$55,837,000; 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.
- (b) As at 31 December 2005, Hong Kong Exchange Fund Bills and Notes totalling HK\$969,050,000 (2004: HK\$272,290,000) which are mainly included in "Cash and short-term funds" (note 16) 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 33).

46 Loans to officers

Loans made by the Bank to officers and disclosed pursuant to section 161B(4B) of the Hong Kong Companies Ordinance are as follows:

	於十二月三十一日 之結欠額		全年最高結欠額	
	Balance outstanding at 31 December		Maximum balance during the year	
	2005	2004	2005	2004
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Aggregate amount outstanding in respect of principal and interest	<u>5,435</u>	5,750	<u>6,674</u>	7,503

(四十七)有關連人士之交易 47 Related party transactions

是年度內，本集團在正常商業活動下與有關連人士進行之銀行交易，包括放款、存款、保險及其他金融相關交易。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。除在本賬目其他地方所披露之交易及結餘外，本集團所參與的一切其他重大有關連人士之交易詳列如下：

During the year, the Group entered into certain banking transactions with related parties in the normal course of business, which include loans, deposits, insurance and other financial related transactions. These related parties are key management personnel of the Bank, close members of their families and companies controlled or significantly influenced by them. In addition to the transactions and balances disclosed elsewhere in the accounts, all other material related party transactions entered into by the Group are as follows:

二〇〇五年

2005

	共同 控制實體 Jointly controlled entities HK\$'000	聯營公司 Associates HK\$'000	主要 行政人員 Key management personnel HK\$'000	其他有關 連人士 Other related parties HK\$'000	合計 Total HK\$'000
本集團及本行	The Group and the Bank				
於年結日結餘總額	Aggregate amounts outstanding at the year end				
	(註釋甲) (note a)				
- 貸款	32,300	-	11,262	202,432	245,994
- 存款	598,517	25,889	236,643	1,016,381	1,877,430
本集團	The Group				
是年度收取有關連人士之收入	Income for the year received from related parties				
- 利息收入	-	-	400	8,704	9,104
- 其他營業收入	2,979	310	-	777	4,066
	2,979	310	400	9,481	13,170
是年度支付予有關連人士之 費用	Expenses for the year paid to related parties				
- 利息支出	14,370	125	6,047	26,853	47,395
- 營業支出	1,752	-	-	5,910	7,662
- 保險營業淨支出	2,795	22,809	-	-	25,604
	18,917	22,934	6,047	32,763	80,661

(四十七)有關連人士之交易(續) 47 Related party transactions (continued)

二〇〇四年

2004

	共同 控制實體 Jointly controlled entities HK\$'000	聯營公司 Associates HK\$'000	主要 行政人員 Key management personnel HK\$'000	其他有關 連人士 Other related parties HK\$'000	合計 Total HK\$'000
本集團及本行	The Group and the Bank				
於年結日結餘總額	Aggregate amounts outstanding at the year end				
	(註釋甲) (note a)				
- 貸款	31,300	-	5,750	201,944	238,994
- 存款	481,195	4,127	185,581	1,010,345	1,681,248
本集團	The Group				
是年度收取有關連人士之收入	Income for the year received from related parties				
- 利息收入	-	-	227	6,744	6,971
- 其他營業收入	3,262	341	-	769	4,372
	3,262	341	227	7,513	11,343
是年度支付予有關連人士之 費用	Expenses for the year paid to related parties				
- 利息支出	3,446	3	3,158	11,808	18,415
- 營業支出	1,743	-	-	5,574	7,317
- 保險營業淨支出	886	21,317	-	-	22,203
	6,075	21,320	3,158	17,382	47,935
主要行政人員報酬	Key management compensation				
				2005	2004
				HK\$'000	HK\$'000
薪酬及其他短期福利	Salaries and other short-term benefits			38,296	34,030
退休福利	Retirement benefits			1,709	1,459
				40,005	35,489

甲、貸款予共同控制實體之款項為免息。

(a) The loans to jointly controlled entities are interest free.

乙、本集團並無為上述授予有關連人士之貸款確認任何減值準備(二〇〇四年為零)。

(b) No impairment allowances have been recognised in respect of loans granted to related parties (2004: Nil).

(四十八)通過賬目**48 Approval of accounts**

本賬目經已於二〇〇六年二月二十二日由董事會通過。

The accounts were approved by the board of directors on 22 February 2006.