

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

		2005	2004
資本充足比率	Capital adequacy ratio	17.6%	20.5%
經調整資本充足比率	Adjusted capital adequacy ratio	17.6%	20.5%
流動資金比率	Liquidity ratio	48.0%	53.4%

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 2 Components of capital base after deductions

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
已減值資產之綜合減值準備及
法定儲備
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

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:

	2005 HK\$'000	2004 HK\$'000
Core capital:		
Paid up ordinary share capital	1,160,951	1,160,951
Reserves	5,743,584	5,782,946
	<u>6,904,535</u>	<u>6,943,897</u>
Supplementary capital:		
Reserves on revaluation of land and interests in land	824,416	824,416
Collective impairment allowances for impaired assets and regulatory reserve	363,089	–
General provisions for doubtful debts	–	368,175
Reserves on revaluation of holding of securities not held for trading purposes	16,869	45,916
	<u>1,204,374</u>	<u>1,238,507</u>
Gross value of supplementary capital	1,204,374	1,238,507
Eligible value of supplementary capital	<u>1,204,374</u>	<u>1,238,507</u>
Total capital base before deductions	8,108,909	8,182,404
Deductions from total capital base	<u>(397,963)</u>	<u>(396,991)</u>
Total capital base after deductions	<u>7,710,946</u>	<u>7,785,413</u>

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。

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
期權淨額	Net option position
長盤淨額	Net long position
結構性倉盤淨額	Net structural position

期權持倉淨額是根據香港金融管理局於「外幣持倉」申報表所載之「模式使用者」方式計算。

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	
2005	2004
HK\$'000	HK\$'000
重列 Restated	
17,359,236	18,430,386
(16,249,387)	(15,835,328)
620,695	175,107
(60,941)	(257,335)
8,887	7,235
1,678,490	2,520,065
67,469	67,635

The net option position is calculated based on the model user approach set out in the prudential return "Foreign Currency Position" issued by the Hong Kong Monetary Authority.

(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	
2005	2004
HK\$'000	HK\$'000
3,209,419	1,934,882
8,889,515	5,849,464
435,494	276,292
2,257	3,828
413,768	425,941
469,464	477,463
1,304,236	1,093,448
3,441,451	3,667,655
2,272,313	2,292,527
10,639,364	9,744,431
573,860	320,798
1,409,457	1,163,558
570,760	438,845
33,631,358	27,689,132
3,224,189	3,454,856
36,855,547	31,143,988

(四)分類資料(續)

乙、按區域分類之客戶貸款、逾期貸款及已減值貸款/不履行貸款

以下按區域分類之客戶貸款、逾期貸款及已減值貸款/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

已減值貸款
- 香港

不履行貸款
- 香港

4 Segmental information (continued)

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

The following geographical analysis of gross advances to customers, overdue advances and impaired loans/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	
		2005 HK\$'000	2004 HK\$'000
Gross advances to customers			
- Hong Kong		35,321,082	29,769,742
- Other areas		1,534,465	1,374,246
		<u>36,855,547</u>	<u>31,143,988</u>
Overdue advances			
- Hong Kong		184,723	172,083
Impaired loans			
- Hong Kong		247,248	-
Non-performing loans			
- Hong Kong		-	258,067

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：

(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
二〇〇五年		2005			
亞太區(不包括香港)	Asia Pacific excluding Hong Kong	6,383,983	52,369	1,910,649	8,347,001
北美及南美	North and South America	2,163,512	1,609,305	1,649,587	5,422,404
歐洲	Europe	14,316,823	-	395,481	14,712,304
二〇〇四年		2004			
亞太區(不包括香港)	Asia Pacific excluding Hong Kong	11,481,596	53,795	2,353,573	13,888,964
北美及南美	North and South America	1,247,365	2,145,846	2,975,388	6,368,599
歐洲	Europe	12,706,818	-	399,918	13,106,736

(五)逾期及經重組資產

甲、逾期貸款

本集團之客戶逾期貸款分析如下：

5 Overdue and rescheduled assets

(a) Overdue advances

The Group's overdue advances to customers are analysed as follows:

		2005		2004	
		HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers	HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers
貸款總額，其逾期超過：	Gross amount of advances which have been overdue for:				
– 三個月以上至六個月	– Six months or less, but over three months	79,959	0.21	61,219	0.20
– 六個月以上至一年	– One year or less, but over six months	35,830	0.10	32,119	0.10
– 一年以上	– Over one year	68,934	0.19	78,745	0.25
		<u>184,723</u>	<u>0.50</u>	<u>172,083</u>	<u>0.55</u>
有抵押之逾期貸款	Secured overdue advances	127,878		116,175	
無抵押之逾期貸款	Unsecured overdue advances	56,845		55,908	
		<u>184,723</u>		<u>172,083</u>	
有抵押之逾期貸款所持之抵押品市值	Market value of collateral held against the secured overdue advances	175,155		190,576	
已撥個別減值準備	Individual impairment allowances made	58,412		–	
已撥特殊準備	Specific provisions made	–		57,531	

於二〇〇五年十二月三十一日及二〇〇四年十二月三十一日，同業貸款中並無逾期三個月以上。

At 31 December 2005 and 31 December 2004, there were no advances to banks and other financial institutions which were overdue for over three months.

(五) 逾期及經重組資產(續)

乙、其他逾期資產

本集團之其他逾期資產分析如下：

其他資產總額，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

丙、經重組貸款

本集團之經重組貸款(已減除逾期超過三個月並在上述(甲)項內列明之貸款)分析如下：

經重組客戶貸款

於二〇〇五年十二月三十一日及二〇〇四年十二月三十一日，同業貸款中並無經重組之貸款。

丁、收回資產

收回資產市值

5 Overdue and rescheduled assets (continued)

(b) Other overdue assets

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

	2005		2004	
	商業票據 Trade bills HK\$'000	應計利息 Accrued interest HK\$'000	商業票據 Trade bills HK\$'000	應計利息 Accrued interest HK\$'000
Gross amount of other assets which have been overdue for:				
– Six months or less, but over three months	6,855	1,301	–	659
– One year or less, but over six months	520	2,458	–	506
– Over one year	–	9,952	–	1,163
	<u>7,375</u>	<u>13,711</u>	<u>–</u>	<u>2,328</u>

(c) Rescheduled advances

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

	2005		2004	
	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000	佔客戶貸款 總額之百分比 % of total advances to customers HK\$'000
Rescheduled advances to customers	<u>125,244</u>	<u>0.34</u>	<u>268,599</u>	<u>0.86</u>

At 31 December 2005 and 31 December 2004, there were no rescheduled advances to banks and other financial institutions.

(d) Repossessed assets

	本集團 The Group	
	2005 HK\$'000	2004 HK\$'000
Market value of repossessed assets	<u>7,550</u>	<u>14,270</u>