

# 補充財務資料

## Supplementary Financial Information

(以港幣千元位列示)

(Expressed in thousands of Hong Kong dollars)

以下有關本集團資料披露只列作財務報表中附帶資料，並不屬於經審核財務報表之一部份。

The following information relates to the Group and is disclosed as part of the accompanying information to the financial statements and does not form part of the audited financial statements.

### 1. 資本充足及流動資產比率

### 1. Capital adequacy and liquidity ratios

集團	Group	二零零五年 2005	二零零四年 2004
資本充足比率	Capital adequacy ratio	<b>16.6%</b>	17.3%
經調整資本充足比率	Adjusted capital adequacy ratio	<b>16.8%</b>	17.3%
流動資產比率	Liquidity ratio	<b>55.2%</b>	57.9%

(一) 資本充足比率乃本集團附屬銀行公司包括大新銀行與其附屬銀行公司、豐明銀行有限公司及D.A.H. Hambros Bank (Channel Islands) Limited 於十二月三十一日之合併比率。該資本充足比率乃參考銀行業條例第三附表內的方法計算。

根據銀行業條例，僅本集團香港註冊之附屬銀行公司須遵守資本充足比率最低要求。澳門商業銀行有限公司須遵守澳門銀行監管規定。本集團上述的比率計算只供參考。

(二) 經調整資本充足比率乃本集團附屬銀行公司於十二月三十一日之合併比率。該經調整資本充足比率乃參考金管局所發出「就市場風險維持充足資本」指引內的方法計算，是項經調整比率已顧及在十二月三十一日之信貸及市場風險。

(三) 流動資產比率為本集團附屬銀行公司於有關年內十二個月每個曆月的平均流動資產比率的簡單平均數。該流動資產比率乃參考銀行業條例第四附表內的方法計算。

根據銀行業條例，僅本集團香港註冊之附屬銀行公司須遵守流動資產比率最低要求。本集團上述的比率計算只供參考。

1. The capital adequacy ratio represents the combined ratio of the banking subsidiaries within the Group comprising Dah Sing Bank and its banking subsidiaries, MEVAS Bank Limited, D.A.H. Hambros Bank (Channel Islands) Limited as at 31 December. The capital adequacy ratio is computed with reference to the methods set out in the Third Schedule of the Banking Ordinance.

Only the Hong Kong incorporated banking subsidiaries within the Group are subject to the minimum capital adequacy ratio requirement under the Banking Ordinance. Banco Commercial de Macau S.A. is subject to separate Macau banking regulations. The above ratios of the Group are calculated for reference only.

2. The adjusted capital adequacy ratio represents the combined ratio of the banking subsidiaries within the Group as at 31 December. The adjusted capital adequacy ratio is computed with reference to the methods set out in the Supervisory Policy Manual entitled "Maintenance of Adequate Capital Against Market Risks" issued by the HKMA. The adjusted ratio takes into account both credit and market risk as at 31 December.

3. The liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of the Group's banking subsidiaries for the twelve months of the financial year. The liquidity ratio is computed with reference to the methods set out in the Fourth Schedule of the Banking Ordinance.

Only the Hong Kong incorporated banking subsidiaries within the Group are subject to the minimum liquidity ratio requirement under the Banking Ordinance. The above ratios of the Group are calculated for reference only.

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### 2. 扣減後的資本基礎

扣減後的資本基礎及用作計算上述在十二月三十一日資本充足比率的分析如下：

### 2. Components of capital base after deductions

The capital base after deductions used in the calculation of the above capital adequacy ratios as at 31 December is analysed as follows:

集團	Group	二零零五年 2005	二零零四年 2004
核心資本：	Core capital:		
繳足股款的普通股股本	Paid up ordinary share capital	2,207,749	1,207,749
儲備	Reserves	3,928,002	4,464,858
		<u>6,135,751</u>	<u>5,672,607</u>
附加資本：	Supplementary capital:		
土地及土地權益價值重估的儲備	Reserves on revaluation of land and interests in land	238,402	197,326
持有非用作買賣用途的證券的重估儲備	Reserve on revaluation of the holding of securities not held for trading purposes	25,604	52,957
減值資產之綜合減值準備及監管儲備	Collective impairment allowances for impaired assets and regulatory reserve	458,783	–
一般呆賬準備	General provisions for doubtful debts	–	324,598
有期後償債項	Term subordinated debt	3,067,875	971,794
		<u>3,790,664</u>	<u>1,546,675</u>
可計算的附加資本總額	Eligible value of supplementary capital		
<b>扣減前資本基礎總額</b>	<b>Total capital base before deductions</b>	<b>9,926,415</b>	<b>7,219,282</b>
扣減項目	Deductions	(421,585)	(83,297)
<b>扣減後的資本基礎總額</b>	<b>Total capital base after deductions</b>	<b>9,504,830</b>	<b>7,135,985</b>

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### 3. 外匯風險

### 3. Currency concentrations

集團 二零零五年十二月三十一日	Group As at 31 December 2005	美元 USD	人民幣 CNY	澳門幣 MOP	總計 Total
相等於百萬港元	Equivalent in HK\$ millions				
現貨資產	Spot assets	26,575	773	3,140	30,488
現貨負債	Spot liabilities	(21,097)	(756)	(3,353)	(25,206)
遠期買入	Forward purchases	9,818	-	1	9,819
遠期賣出	Forward sales	(14,496)	-	-	(14,496)
長/(短) 盤淨額	Net long/(short) position	800	17	(212)	605
集團 二零零四年十二月三十一日	Group As at 31 December 2004	美元 USD	人民幣 CNY	澳門幣 MOP	總計 Total
相等於百萬港元	Equivalent in HK\$ millions				
現貨資產	Spot assets	21,602	557	-	22,159
現貨負債	Spot liabilities	(19,270)	(535)	-	(19,805)
遠期買入	Forward purchases	13,234	4	-	13,238
遠期賣出	Forward sales	(12,126)	-	-	(12,126)
長盤淨額	Net long position	3,440	26	-	3,466

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### 4. 客戶貸款及墊款

客戶貸款總額 – 按行業及貸款用途分類：

### 4. Loans and advances to customers

Gross advances to customers by industry sector classified according to the usage of loans are:

集團	Group	二零零五年 2005	二零零四年 2004
在香港使用的貸款	Loans for use in Hong Kong		
工商金融	Industrial, commercial and financial		
– 物業發展	– Property development	191,512	179,157
– 物業投資	– Property investment	4,715,772	3,100,094
– 金融企業	– Financial concerns	528,033	537,898
– 股票經紀	– Stockbrokers	14,994	14,978
– 批發與零售業	– Wholesale and retail trade	1,256,740	1,033,707
– 製造業	– Manufacturing	3,896,158	2,756,340
– 運輸及運輸設備	– Transport and transport equipment	3,832,407	1,904,984
– 其他	– Others	1,402,141	1,009,823
		<b>15,837,757</b>	<b>10,536,981</b>
個人	Individuals		
– 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」樓宇貸款	– Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	1,929,198	2,143,031
– 購買其他住宅物業貸款	– Loans for purchase of other residential properties	10,773,683	9,950,171
– 信用卡貸款	– Credit card advances	2,759,308	2,356,865
– 其他	– Others	4,641,012	3,476,438
		<b>20,103,201</b>	<b>17,926,505</b>
在香港使用的貸款	Loans for use in Hong Kong	<b>35,940,958</b>	28,463,486
貿易融資	Trade finance	<b>3,914,072</b>	3,340,369
在香港以外使用的貸款	Loans for use outside Hong Kong	<b>5,063,588</b>	724,559
		<b>44,918,618</b>	<b>32,528,414</b>

### 5. 分項資料

(i) 按區域分析之客戶貸款、過期及減值貸款/不履行貸款

本集團客戶貸款總額中接近百分之九十，及於二零零五年十二月三十一日之逾期客戶貸款及減值貸款及於二零零四年十二月三十一日之逾期及不履行貸款中百分之九十以上，皆源自香港之業務營運，因此並沒有列示區域分析。

### 5. Segmental information

(i) Gross advances, overdue and impaired loans/non-performing loans by geographical area

No geographical reporting is provided as close to 90% of the Group's gross advances to customers, and over 90% of the Group's overdue and impaired loans as at 31 December 2005 and overdue and non-performing loans as at 31 December 2004 are originated from business operations based in Hong Kong.

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### 5. 分項資料(續)

### 5. Segmental information (Continued)

#### (ii) 跨境債權

#### (ii) Cross-border claims

集團 二零零五年十二月三十一日	Group As at 31 December 2005	銀行及 其他金融機構 Banks and other financial institutions	公營機構 Public sector entities	其他 Others	總計 Total
相等於百萬港元	Equivalent in HK\$ millions				
亞太區，不包括香港在內	Asia Pacific excluding Hong Kong	4,904	250	4,075	9,229
北美及南美	North and South America	1,024	–	2,458	3,482
歐洲	Europe	10,498	–	4,720	15,218
		<u>16,426</u>	<u>250</u>	<u>11,253</u>	<u>27,929</u>

集團 二零零四年十二月三十一日	Group As at 31 December 2004	銀行及 其他金融機構 Banks and other financial institutions	公營機構 Public sector entities	其他 Others	總計 Total
相等於百萬港元	Equivalent in HK\$ millions				
亞太區，不包括香港在內	Asia Pacific excluding Hong Kong	3,837	–	577	4,414
北美及南美	North and South America	1,286	2,064	3,626	6,976
歐洲	Europe	10,972	90	3,461	14,523
		<u>16,095</u>	<u>2,154</u>	<u>7,664</u>	<u>25,913</u>

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6. 逾期未償還及經重組資產

6. Overdue and rescheduled assets

(a) 各項貸款

(a) Advances

(i) 逾期未償還貸款總額

(i) Gross amount of overdue loans

集團	Group	二零零五年		二零零四年	
		2005	佔客戶貸款 百分比 % of total advances to customers	2004	佔客戶貸款 百分比 % of total advances to customers
未償還客戶貸款總額， 逾期	Gross advances to customers which have been overdue for:				
– 三個月以上至 六個月	– six months or less but over three months	118,065	0.26	72,042	0.22
– 六個月以上至一年	– one year or less but over six months	59,799	0.13	75,051	0.23
– 一年以上	– over one year	128,051	0.29	86,347	0.27
		<b>305,915</b>	<b>0.68</b>	233,440	0.72
上述貸款之仍累計 利息部份	The amount on which interest is still being accrued			16,378	
有擔保逾期貸款所持 的抵押品市值	Market value of securities held against the secured advances	256,219		165,013	
有擔保逾期貸款	Secured overdue advances	180,623		127,727	
無擔保逾期貸款	Unsecured overdue advances	125,292		105,713	
已撥減值準備/特殊 準備	Impairment allowances/ Specific provisions made	114,365		104,429	

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### 6. 逾期未償還及經重組資產 (續)

### 6. Overdue and rescheduled assets (Continued)

#### (a) 各項貸款 (續)

#### (a) Advances (Continued)

##### (ii) 經重組貸款 (已扣除載於上述逾期未償還貸款)

##### (ii) Rescheduled advances net of amounts included in overdue advances

集團	Group	佔客戶貸款 百分比 % of total advances to customers		佔客戶貸款 百分比 % of total advances to customers	
		二零零五年 2005	二零零四年 2004	二零零五年 2005	二零零四年 2004
經重組貸款	Rescheduled advances	<u>181,654</u>	<u>0.40</u>	<u>114,762</u>	<u>0.35</u>
已撥減值準備/特殊 準備	Impairment allowances/ Specific provisions made	<u>25,123</u>		<u>12,526</u>	

於二零零五年十二月三十一日及二零零四年十二月三十一日並無貸款予銀行及其他金融機構列作減值、逾期三個月以上、或經重組之貸款。

There were no advances to banks and other financial institutions which were impaired, overdue for over 3 months or rescheduled as at 31 December 2005 and 31 December 2004.

#### (b) 貿易票據

#### (b) Trade bills

集團	Group	二零零五年 2005	二零零四年 2004
逾期：	Overdue for:		
– 三個月以上至六個月	– six months or less but over three months	–	215
– 一年以上	– over one year	<u>363</u>	<u>–</u>

#### (c) 收回資產

#### (c) Repossessed assets

集團	Group	二零零五年 2005	二零零四年 2004
收回物業	Reposessed properties	<u>45,401</u>	<u>22,163</u>

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### 7. 風險管理

本集團明瞭各類風險會不停蛻變的特性並透過完善的管理架構作有效管理。

風險管理專注於五大範圍：信貸風險、市場風險、利率風險、流動資產風險及經營風險。信貸風險之產生主要源於本集團之信貸組合，其中包括商業、批發和零售借貸、機械和租購融資及財資部和金融機構業務部的批發借貸。

大部份的市場風險乃源於財資部。此主要與本集團資產負債表內之買賣交易及資產負債表外之買賣交易(包括對沖活動之有關持倉)。

利率風險指因利率的不利變動而引致本集團的財政狀況面臨的風險。

流動資產風險之產生遍佈本集團之資產負債表。

運營風險乃因內部程序、員工及系統之不足與疏忽或外來的項目而產生之直接或間接虧損之風險。

除財務報表附註三披露之財務風險管理外，其他方面之風險管理詳述如下：

#### (甲) 集團風險管理架構

董事會對所有類別的風險管理負上總體的責任。關於風險控制方面，董事會的責任包括：

- 批准總體的策略及政策以確保能在交易及組合層面適當地管理信貸及其他風險；
- 財務和非財務方面的風險管理，透過營運和行政控制，包括集團審核委員會的操作；業績檢討(比對預測)、營運統計和政策問題作出監控；及

### 7. Risk management

The Group recognises the changing nature of risk and manages it through a well-developed management structure.

Risk management is focused on the five major areas of risk – credit risk, market risk, interest rate risk, liquidity risk and operational risk. Credit risk occurs mainly in the Group's credit portfolios comprising commercial, wholesale and retail lending, equipment and hire purchase financing, and treasury and financial institutions wholesale lending.

Market risk arises mainly in Treasury and is associated principally with the Group's on-balance sheet positions in the trading book, and off-balance sheet trading positions including positions taken to hedge elements of the trading book.

Interest rate risk means the risk to the Group's financial condition resulting from adverse movements in interest rates.

Liquidity risk arises across the Group's balance sheet.

Operational risk is the risk of loss (direct or indirect) resulting from inadequate or failed internal processes, people and systems or from external events.

Apart from the description of financial risk management disclosed in Note 3 to the financial statements, the other risk management aspects are disclosed below:

#### (a) The risk management structure of the Group

The Board of Directors has the broad overall responsibility for the management of all types of risk. The responsibilities of the Board in relation to risk control are:

- the approval of the overall strategy and policies to ensure that credit and other risks are properly managed at both the transaction and portfolio levels;
- the management of risk, both financial and non-financial, conducted through operational and administrative control systems including the operation of the Group Audit Committee; review of key results (against forecasts), operational statistics and policy compliance; and



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### 7. 風險管理(續)

### 7. Risk management (Continued)

#### (甲) 集團風險管理架構(續)

#### (a) The risk management structure of the Group (Continued)

- 比對預算檢討業績和分析主要非財務指標。

- financial performance by analysis against approved budgets and analysis of variations in key non-financial measures.

行政委員會被委任監察及領導由集團風險部和各功能委員會主導管理及處理的不同類形風險。

The Executive Committee has been delegated the authority to oversee and guide the management of different risks which are more particularly managed and dealt with by Group Risk and different functional committees.

#### (乙) 集團風險部

#### (b) Group risk

集團的獨立風險部負責確保本集團整體的政策訂定和權責。集團風險部監察並透過行政委員會向董事會匯報集團風險狀況，制定財務風險和資料完善的標準，及確保在產品策劃和訂價的過程中，充份考慮財務方面的風險。集團風險部審閱和核定所有本集團的信貸及風險政策，包括對新市場、經濟行業、組織、信貸產品和令本集團產生信貸與相關風險的財務工具的核定。在決定信貸及風險政策時，集團風險部會考慮香港金融管理局制定的指引、業務方向及經風險調整的業務表現。集團風險部亦列席集團營運部門和業務的信貸或風險委員會。

The independent Group Risk function is responsible for ensuring that policies and mandates are established for the Group as a whole. Group Risk monitors and reports the Group risk positions to the Board via the Risk Management Committee and the Executive Committee, sets standards for financial risks and data integrity and ensures that the financial risks are fully considered in the product planning and pricing process. Group Risk reviews and approves all credit and risk exposure policies for the Group including the approval of exposures to new markets, economic sectors, organisations, credit products and financial instruments which expose the Group to different types of risks. In determining risk policies, Group Risk takes into account the guidelines established by the Hong Kong Monetary Authority, business direction, and risk adjusted performance of each business. Group Risk is also represented on the lending or risk committees of the Group's operating divisions and businesses.

本集團風險管理的專業知識持續提升借貸組合的總體質素，並促使本集團能應付改變中的監管要求和有信心地掌握與授信相關的風險和回報。

The Group's risk management expertise continues to advance the overall quality of the Group's lending portfolios, and enables the Group to meet the changing regulatory requirements and enter into credit exposures with the confidence that it understands the associated risks and rewards.

在集團風險部主管領導下，本集團持續發展其風險管理能力，並增加專注風險策略對風險和報酬與及資本回報的影響。本集團在面對日常業務管理不同形式的風險時會採用一系列的風險管理和分析工具。此等工具亦持續地在被改良和提升以配合不斷改變的業務需要和監管機構的要求。風險管理及監控部乃屬集團風險部之一部份且直接向集團風險部的主管匯報。

The Group is continuing to evolve its risk management capabilities under the aegis of the Head of Group Risk, increasing the focus of its risk strategy on risk and reward and returns on capital. The Group uses a range of risk measurement and analytical tools in its management of the various risks which it faces in its day-to-day businesses and these are continually being enhanced and upgraded to reflect the ever-changing business needs and the requirements of the regulators. The Risk Management and Control function is part of Group Risk and reports directly to the Head of Group Risk.

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### 7. 風險管理(續)

#### (丙) 業務部門信貸委員會

本集團各營運部門均擁有其信貸或風險委員會，該等委員會負責核定和建議其業務範圍內的政策、限額和風險控制的權責。這體制反映本集團在集團風險部統籌下把風險管理的責任融入各項業務之管理運作中。據此，各業務之信貸風險功能部門均向其支援的業務及集團風險部匯報。

#### (丁) 市場風險

本集團應用市場風險數值，一種按既定信心水平估量由於市場匯率、利率及股票價格在特定持盤時限內之變動而使風險持倉盤可能出現虧損之統計技巧。本集團計算市場風險數值之模式採用方差/協方差基準，利用過往市場利率及價格變動資料，按百分之九十九信心水平及一日持倉期之基準作推算。

在十二月三十一日，買賣倉中各項風險之市場風險數值如下：

### 7. Risk management (Continued)

#### (c) Business division credit committees

Each of the operating divisions of the Group has its own credit or risk committee responsible for approving and recommending policies, limits and mandates for risk control within their respective business areas. This is consistent with the Group's approach of devolving responsibility for risk management to the individual business areas under the aegis of the Group Risk function. As such, each business credit risk function reports to both Group Risk and the business area which it supports.

#### (d) Market Risk

The Group uses value-at-risk ("VaR") statistical technique to estimate the potential losses that could arise on risk positions taken, due to movements in foreign exchange, interest rates and equity prices over a specified time horizon and to a given level of confidence. The model used by the Group to calculate portfolio and individual VaR on a variance/co-variance basis uses historical movements in market rates and prices, a 99% confidence level and a 1-day holding period.

As at 31 December, the VaR for the various types of exposures in the trading book were as follows:

		二零零五年 2005	二零零四年 2004
買賣盤之利率風險值	Interest rate risk trading exposures	1,981	2,247
外匯買賣盤之風險值	Foreign exchange trading exposures	113	2,892
股票買賣盤之風險值	Equity trading exposures	158	-
買賣盤之市場風險值	Market risk trading exposures	2,252	5,139
年度內平均市場風險值	Average VaR for the year	3,034	4,815

# 補充財務資料

## Supplementary Financial Information

(以港幣千元位列示)

(Expressed in thousands of Hong Kong dollars)

### 7. 風險管理(續)

#### (丁) 市場風險(續)

本集團在二零零五年內，從市場風險相關的財務活動賺取的收益平均每日達553,000港元(二零零四年：291,000港元)，其標準差是4,318,000港元(二零零四年：2,037,000港元)。截至十二月三十一日止年度之主要交易活動的每日平均收益及標準差分析如下：

### 7. Risk management (Continued)

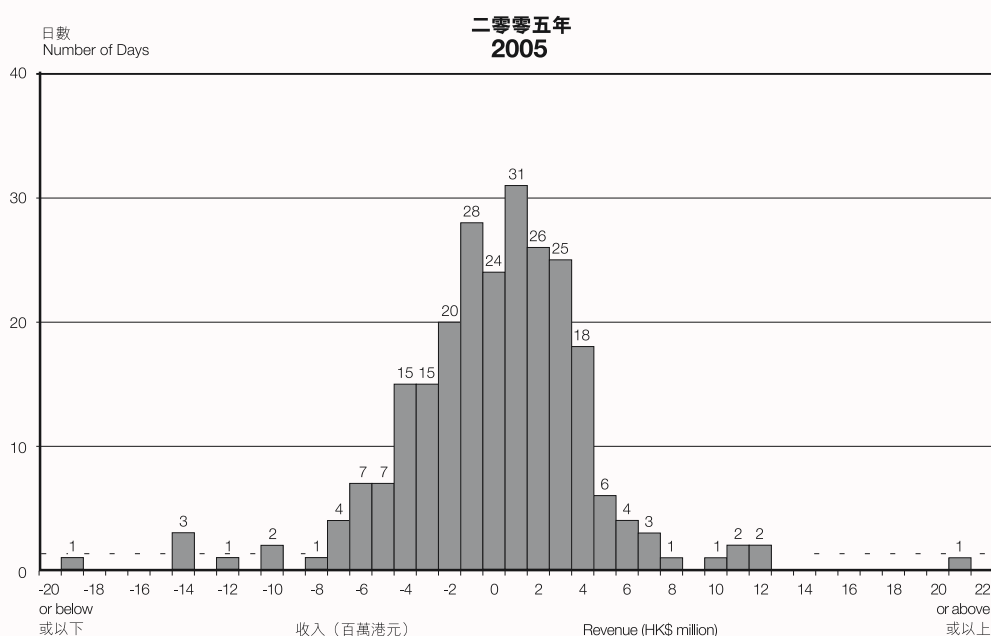
#### (d) Market Risk (Continued)

The average daily revenue earned from the Group's market risk related treasury activities in 2005 was HK\$553,000 (2004: HK\$291,000) and the standard deviation for such daily revenue was HK\$4,318,000 (2004: HK\$2,037,000). The following are the average daily revenue and the standard deviation for daily revenue analysed by principal dealing activities for the years ended 31 December:

		每日平均收益		標準差	
		Average daily revenue		Standard deviation	
		二零零五年 2005	二零零四年 2004	二零零五年 2005	二零零四年 2004
外匯交易	Foreign exchange dealing	692	309	3,985	909
利率交易	Interest rate dealing	(139)	(18)	1,762	1,976

下圖是與市場風險有關的每日收入分佈情況：

The following histograms show the frequency of daily revenues related to market-risk activities:



Supplementary Financial Information

(以港幣千元位列示)

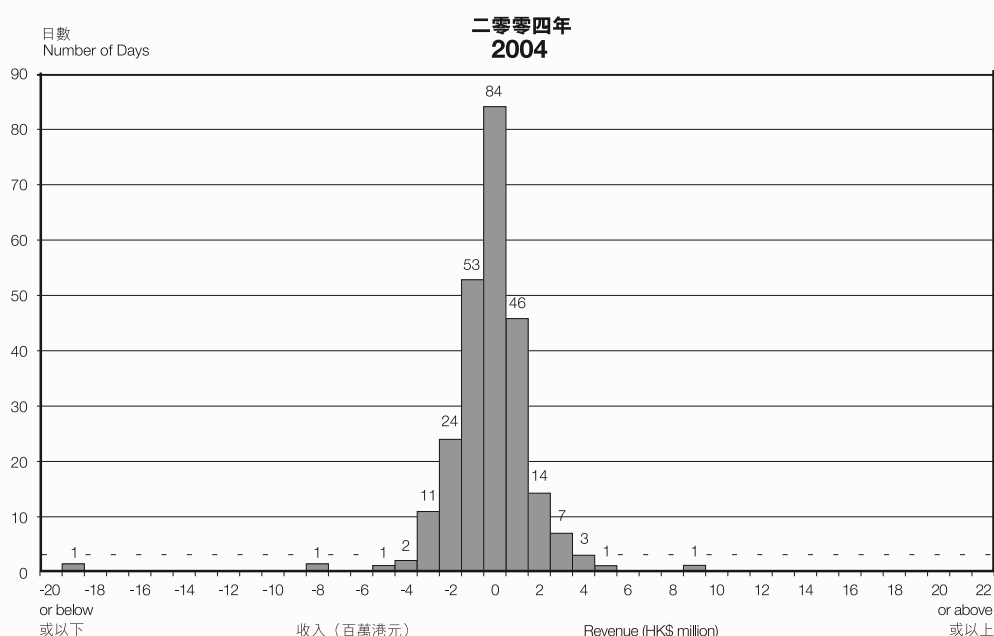
(Expressed in thousands of Hong Kong dollars)

7. 風險管理(續)

7. Risk management (Continued)

(丁) 市場風險(續)

(d) Market Risk (Continued)



本年度內，最高單日收益為21,249,000港元（二零零四年：9,860,000港元），最大單日虧損為18,108,000港元（二零零四年：18,800,000港元）。

During the year, the highest daily gain was HK\$21,249,000 (2004: HK\$9,860,000) and the maximum daily loss was HK\$18,108,000 (2004: HK\$18,800,000).

(戊) 營運風險

(e) Operational Risk

本集團在各業務之部門層級管理營運風險，並由營運處負責架構協調，然後向高級管理層匯報。自二零零三年起，本集團展開營運風險事件匯報及記錄營運損失數據。

The Group manages operational risk at department level under respective businesses within a structure coordinated by the Operations Division with reporting to senior management. Since 2003, the Group has started the operational risk incident reporting and tracking of operational loss data.

本集團已成立專責營運風險管理之功能，負責推動和執行本集團之營運風險管理項目，目的為改善營運水平、內部監控程序和符合巴塞爾II規定。該功能負責推廣營運風險控制文化，以及在各部門執行及遵守營運風險管理政策及規定上提供支援。

A dedicated operational risk management function has been established to drive and implement the operational risk project of the Group with the objective to improve operations quality, internal control process and to meet the Basel II requirements. The function is responsible for promoting the operational risk control culture, and providing support to various departments in implementing and complying with the operational risk management policy and requirements.

# 補充財務資料

## Supplementary Financial Information

(以港幣千元位列示)

(Expressed in thousands of Hong Kong dollars)

### 7. 風險管理(續)

### 7. Risk management (Continued)

#### (己) 審核處的角色

#### (f) *The role of Internal Audit*

本集團之審核處是一個獨立、客觀及顧問性質的部門，集中於改進和維持本集團業務及後勤部門良好的內部控制。該處向一獨立非執行董事所主持的集團審核委員會作出功能上的匯報。審核處處理各類不同形式的內部控制活動，例如合規性審計、操作和系統覆查以確保本集團控制系統的完整性、效率和有效性。

The Group's Internal Audit Division is an independent, objective assurance and consulting unit, which is designed to focus on enhancing and sustaining sound internal control in all business and operational units of the Group. The Division reports functionally to the Group Audit Committee, which is chaired by an Independent Non-Executive Director. The Division conducts a wide variety of internal control activities such as compliance audits and operations and systems reviews to ensure the integrity, efficiency and effectiveness of the systems of control of the Group.