

(十九) 客戶存款**19 Deposits from customers**

		30/6/2006	31/12/2005
		HK\$'000	HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	2,555,277	2,662,438
儲蓄存款	Saving deposits	12,377,941	11,300,560
定期存款及通知存款	Time, call and notice deposits	42,853,083	40,343,042
		<u>57,786,301</u>	<u>54,306,040</u>

(二十) 其他賬項及預提**20 Other accounts and accruals**

		30/6/2006	31/12/2005
		HK\$'000	HK\$'000
遞延稅項負債	Deferred tax liabilities	365,051	291,687
其他	Others	2,631,904	2,248,532
		<u>2,996,955</u>	<u>2,540,219</u>

於二〇〇六年六月三十日，包括在其他賬項內計有應付利息港幣二億零二百一十五萬八千元(二〇〇五年十二月三十一日為港幣一億六千五百六十三萬一千元)，以金融負債類別作分析如下：

Included in others as at 30 June 2006 are interest payable of HK\$202,158,000 (31 December 2005: HK\$165,631,000), which are analysed by types of financial liabilities as follows:

		30/6/2006	31/12/2005
		HK\$'000	HK\$'000
同業存款	Deposits and balances of banks and other financial institutions	11,227	15,624
衍生金融工具	Derivative financial instruments	39,770	32,239
以公平價值誌入損益賬之金融負債	Financial liabilities at fair value through profit or loss	22,386	13,113
客戶存款	Deposits from customers	120,374	97,117
發行之存款證	Certificates of deposit issued	8,401	7,538
		<u>202,158</u>	<u>165,631</u>

(二十一)到期日分析

21 Maturity profile

下列表格按資產負債表日至合約到期日餘下期間分析本集團之資產與負債。

The tables below analyse the Group's assets and liabilities into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

	即時償還 Repayable on demand HK\$'000	一個月 或以下 Up to 1 month HK\$'000	一個月 以上至 三個月 1-3 months HK\$'000	三個月 以上 3-12 months HK\$'000	一年以上 至五年 1-5 years HK\$'000	五年以上 Over 5 years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
於二〇〇六年 六月三十日	At 30 June 2006							
資產	Assets							
庫存現金及短期資金	1,014,238	17,960,537	1,338,720	343,132	-	-	-	20,656,627
定期存放同業 (一至十二個月內 到期)	-	-	3,524,635	600,712	-	-	-	4,125,347
商業票據	19,100	75,068	52,344	2,049	-	-	7,460	156,021
持有之存款證	-	850	146,465	216,519	454,143	47,514	-	865,491
持作買賣用途之證券	-	949	501	84,839	184,580	49,908	138,338	459,115
衍生金融工具 以公平價值誌入損益賬 之金融資產	-	3,090	1,558	627	14,295	-	-	19,570
可供出售之證券	-	232,582	332,150	592,424	1,575,609	43,031	531,591	3,307,387
持至到期證券	-	1,195,634	869,651	602,848	1,638,977	65,357	-	4,372,467
貸款及其他賬項	1,409,129	1,220,930	1,476,296	6,718,081	13,827,489	14,993,253	657,447	40,302,625
共同控制實體權益	-	-	-	-	-	-	113,327	113,327
聯營公司權益	-	-	-	-	-	-	4,164	4,164
固定資產	-	-	-	-	-	-	2,263,240	2,263,240
租賃土地權益	-	-	-	-	-	-	247,602	247,602
總資產	2,442,467	20,689,640	7,742,320	9,624,861	20,407,566	15,305,837	3,963,169	80,175,860
負債	Liabilities							
同業存款	148,646	1,196,401	1,005,734	-	-	-	-	2,350,781
交易賬項下之負債	-	930,311	93,123	-	1,079	-	-	1,024,513
衍生金融工具	-	4,411	2,222	15,959	197,169	7,540	-	227,301
以公平價值誌入損益賬 之金融負債	-	549,936	1,414,319	754,476	549,369	-	-	3,268,100
客戶存款	15,191,681	29,807,634	10,973,180	1,691,327	122,479	-	-	57,786,301
發行之存款證	-	-	-	299,913	1,582,507	-	-	1,882,420
其他賬項及預提	370,417	724,539	180,376	482,913	546,734	365,051	326,925	2,996,955
總負債	15,710,744	33,213,232	13,668,954	3,244,588	2,999,337	372,591	326,925	69,536,371
流動資金差距淨額	(13,268,277)	(12,523,592)	(5,926,634)	6,380,273	17,408,229	14,933,246	3,636,244	10,639,489

(二十一)到期日分析(續) 21 Maturity profile (continued)

	即時償還 Repayable on demand HK\$'000	一個月 或以下 Up to 1 month HK\$'000	一個月 以上至 三個月 1-3 months HK\$'000	三個月 以上至 一年 3-12 months HK\$'000	一年以上 至五年 1-5 years HK\$'000	五年以上 Over 5 years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
於二〇〇五年十二月三十一日 At 31 December 2005								
資產 Assets								
庫存現金及短期資金	1,111,671	17,447,126	1,108,615	54,256	–	–	–	19,721,668
定期存放同業 (一至十二個月內 到期)	–	–	2,046,032	56,982	–	–	–	2,103,014
商業票據	11,952	66,312	57,397	4,263	–	–	22,241	162,165
持有之存款證	–	–	155,837	106,815	588,143	47,562	–	898,357
持作買賣用途之證券	–	–	140,873	62,992	125,774	50,666	132,627	512,932
衍生金融工具	–	3,869	2,923	502	48,221	1,184	–	56,699
以公平價值誌入損益賬 之金融資產	–	851	92,987	309,906	3,289,609	204,322	–	3,897,675
可供出售之證券	–	–	190,541	1,852,687	1,304,349	42,963	377,240	3,767,780
持至到期證券	–	712,010	439,425	800,651	1,282,137	72,714	–	3,306,937
貸款及其他賬項	1,447,898	912,289	1,228,026	5,526,467	13,609,255	14,881,131	550,349	38,155,415
共同控制實體權益	–	–	–	–	–	–	105,578	105,578
聯營公司權益	–	–	–	–	–	–	3,540	3,540
固定資產	–	–	–	–	–	–	1,780,290	1,780,290
租賃土地權益	–	–	–	–	–	–	249,688	249,688
總資產	2,571,521	19,142,457	5,462,656	8,775,521	20,247,488	15,300,542	3,221,553	74,721,738
負債 Liabilities								
同業存款	266,319	1,993,748	77,551	–	–	–	–	2,337,618
交易賬項下之負債	–	887,215	79,591	–	1,085	–	–	967,891
衍生金融工具	–	2,585	3,224	15,229	127,750	6,768	–	155,556
以公平價值誌入損益賬 之金融負債	–	313,488	825,138	753,567	468,701	–	–	2,360,894
客戶存款	14,131,537	29,499,888	9,106,301	1,504,690	63,624	–	–	54,306,040
發行之存款證	–	–	149,993	149,927	1,617,133	–	–	1,917,053
其他賬項及預提	327,271	588,765	176,828	357,161	508,398	291,687	290,109	2,540,219
總負債	14,725,127	33,285,689	10,418,626	2,780,574	2,786,691	298,455	290,109	64,585,271
流動資金差距淨額	(12,153,606)	(14,143,232)	(4,955,970)	5,994,947	17,460,797	15,002,087	2,931,444	10,136,467

(二十二) 股本

22 Share capital

		30/6/2006 HK\$'000	31/12/2005 HK\$'000
註冊股本：	Authorised:		
三億股(二〇〇五年為三億股)，每股港幣五元	300,000,000 shares (2005: 300,000,000 shares) of HK\$5 each	1,500,000	1,500,000
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(二〇〇五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 (2005: 232,190,115 shares) of HK\$5 each	1,160,951	1,160,951

(二十三) 儲備

23 Reserves

		重估 房產儲備 Bank Capital 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	
二〇〇六年一月一日	At 1 January 2006	57,500	1,341	146,956	1,003,730	7,765,989	8,975,516
可供出售證券之公平價值改變	Change in fair value of available-for-sale securities	-	-	84,049	-	-	84,049
出售可供出售之證券重估盈餘	Disposal of available-for-sale securities Surplus on revaluation	-	-	2,008	-	-	2,008
遞延稅項之變動	Change in deferred taxation	-	(7,080)	(2,094)	-	-	(9,174)
應佔聯營公司之儲備	Share of associates' reserve	-	-	218	-	-	218
期內溢利	Profit for the period	-	-	-	880,027	-	880,027
已派二〇〇五年末期股息	2005 Final dividend paid	-	-	-	-	(494,565)	(494,565)
二〇〇六年六月三十日	At 30 June 2006	57,500	34,720	231,137	1,003,730	8,151,451	9,478,538

(二十三) 儲備 (續)

23 Reserves (continued)

		資本儲備 Capital 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	At 1 January 2005	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 是年度溢利	Change in deferred taxation Profit for the year	–	(284)	1,373	–	–	1,089
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	<u>57,500</u>	<u>1,341</u>	<u>146,956</u>	<u>1,003,730</u>	<u>7,765,989</u>	<u>8,975,516</u>

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 the previous years' transfers from retained earnings and inner reserve.

丙、於二〇〇六年六月三十日，本集團已從保留溢利中保留港幣二億五千六百二十九萬九千元(二〇〇五年十二月三十一日為港幣二億五千三百一十一萬二千元)作為法定儲備。是項法定儲備為符合香港《銀行業條例》之審慎監管要求而設。有關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) As at 30 June 2006, HK\$256,299,000 (31 December 2005: HK\$253,112,000) was earmarked as the regulatory reserve from the retained earnings. The regulatory reserve is maintained to satisfy the provisions of the Hong Kong Banking Ordinance for prudential supervision purposes. Movements in the reserve are made directly through retained earnings and in consultation with the Hong Kong Monetary Authority.

丁、期結後董事會宣派中期股息港幣一億八千五百七十五萬二千元(二〇〇五年末期股息為港幣四億九千四百五十六萬五千元)，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(七)]。

(d) The directors declared an interim dividend of HK\$185,752,000 (2005: final dividend of HK\$494,565,000) after the period end which will be deducted as an appropriation of retained earnings for the year ending 31 December 2006 (note 7).

(二十四)分部報告

甲、按業務劃分

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。零售及企業銀行業務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。

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。

24 Segment reporting

(a) Class of business

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.

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.

		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
截至二〇〇六年 六月三十日止六個月		Six months ended 30 June 2006					
利息收入源自	Interest income from						
- 外界客戶	- external customers	1,134,028	751,694	26,462	7,606	-	1,919,790
- 其他業務	- other segments	837,106	504,322	10,134	5,896	-	1,357,458
利息支出給予	Interest expense to						
- 外界客戶	- external customers	(1,042,966)	(201,473)	-	-	-	(1,244,439)
- 其他業務	- other segments	(512,588)	(834,437)	-	(10,433)	-	(1,357,458)
淨利息收入	Net interest income	415,580	220,106	36,596	3,069	-	675,351
源自外界客戶之保險 營業收入	Insurance operating income from external customers	-	-	191,878	-	-	191,878
源自外界客戶之其他 營業收入	Other operating income from external customers	78,468	37,752	(4,288)	146,386	-	258,318
營業收入	Operating income	494,048	257,858	224,186	149,455	-	1,125,547
營業支出	Operating expenses	(180,950)	(10,893)	(15,653)	(44,210)	(58,044)	(309,750)
扣除減值準備前之 營業溢利/(虧損)	Operating profit/(loss) before impairment allowances	313,098	246,965	208,533	105,245	(58,044)	815,797
貸款減值準備調撥	Charge for impairment allowances	(58,940)	-	-	-	-	(58,940)
保險申索準備	Charge for insurance claims	-	-	(145,452)	-	-	(145,452)
營業溢利/(虧損)	Operating profit/(loss)	254,158	246,965	63,081	105,245	(58,044)	611,405
固定資產及投資之 收益/(虧損)	Gain/(loss) on fixed assets and investments	1,313	-	4,560	(16)	(679)	5,178
重估投資物業之盈餘	Revaluation surplus on investment properties	-	-	-	418,003	-	418,003
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	-	-	8,201	3,000	-	11,201
除稅前溢利/(虧損)	Profit/(loss) before taxation	255,471	246,965	75,842	526,232	(58,723)	1,045,787
折舊費用	Depreciation charge	13,601	749	786	4,544	4,190	23,870
資本開支	Capital expenditure	17,885	1,110	308	26,929	2,833	49,065
於二〇〇六年 六月三十日		At 30 June 2006					
分部資產	Segment assets	42,887,315	32,579,546	1,692,619	963,554	2,052,826	80,175,860
分部負債	Segment liabilities	58,185,081	8,534,970	1,339,211	1,030,926	446,183	69,536,371

(二十四)分部報告(續)

24 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
截至二〇〇五年 六月三十日止六個月	Six months ended 30 June 2005						
利息收入源自	Interest income from						
- 外界客戶	- external customers	614,692	502,508	20,709	16,436	-	1,154,345
- 其他業務	- other segments	520,417	253,052	3,010	1,510	-	777,989
利息支出給予	Interest expense to						
- 外界客戶	- external customers	(520,459)	(92,192)	-	-	-	(612,651)
- 其他業務	- other segments	(256,169)	(519,205)	-	(2,615)	-	(777,989)
淨利息收入	Net interest income	358,481	144,163	23,719	15,331	-	541,694
源自外界客戶之保險 營業收入	Insurance operating income from external customers	-	-	181,143	-	-	181,143
源自外界客戶之其他 營業收入	Other operating income from external customers	87,788	6,021	(10,962)	120,243	-	203,090
營業收入	Operating income	446,269	150,184	193,900	135,574	-	925,927
營業支出	Operating expenses	(172,620)	(10,828)	(12,460)	(33,907)	(53,498)	(283,313)
扣除減值準備前之 營業溢利/(虧損)	Operating profit/(loss) before impairment allowances	273,649	139,356	181,440	101,667	(53,498)	642,614
貸款減值準備撥回	Write back of impairment allowances	3,039	-	17	-	-	3,056
保險申索準備	Charge for insurance claims	-	-	(136,851)	-	-	(136,851)
營業溢利/(虧損)	Operating profit/(loss)	276,688	139,356	44,606	101,667	(53,498)	508,819
固定資產及投資之 (虧損)/收益	(Loss)/gain on fixed assets and investments	(4)	4	100	-	(109)	(9)
重估投資物業之盈餘	Revaluation surplus on investment properties	-	-	-	119,847	-	119,847
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	-	-	1,148	1,231	-	2,379
除稅前溢利/(虧損)	Profit/(loss) before taxation	276,684	139,360	45,854	222,666	(53,607)	630,957
折舊費用	Depreciation charge	15,901	612	574	4,251	2,833	24,171
資本開支	Capital expenditure	7,536	54	351	1,192	695	9,828
於二〇〇五年 十二月三十一日	At 31 December 2005						
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

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.

(二十五)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：

		30/6/2006 HK\$'000	31/12/2005 HK\$'000
合約金額	Contractual amount		
直接信貸替代品	Direct credit substitutes	609,812	668,973
交易項目有關之或有債務	Transaction-related contingencies	31,028	33,324
商業項目有關之或有債務	Trade-related contingencies	457,048	443,470
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	8,876,168	8,754,398
– 原本期一年及以上	– one year and over	4,911,369	3,972,191
		<u>14,885,425</u>	<u>13,872,356</u>
信貸風險比重金額	Credit risk weighted amount	<u>3,512,869</u>	<u>3,126,488</u>

(二十六)資本及租約承擔

甲、資本承擔

已簽約但未作準備

26 Capital and lease commitments

(a) Capital commitments

Contracted but not provided for

	30/6/2006 HK\$'000	31/12/2005 HK\$'000
	<u>35,754</u>	<u>24,353</u>

乙、營業租約承擔

於二〇〇六年六月三十日及二〇〇五年十二月三十一日，本集團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：

		30/6/2006 HK\$'000	31/12/2005 HK\$'000
土地及樓宇	Land and buildings		
– 第一年内	– Not later than one year	9,542	10,069
– 第二至第五年内	– Later than one year and not later than five years	9,521	13,947
		<u>19,063</u>	<u>24,016</u>

(二十七)其他營業租賃安排

於二〇〇六年六月三十日及二〇〇五年十二月三十一日，本集團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

27 Other operating lease arrangements

At 30 June 2006 and 31 December 2005, the Group had contracted with tenants for the following future minimum lease receivables:

	30/6/2006	31/12/2005
	HK\$'000	HK\$'000
Land and buildings		
- Not later than one year	56,509	51,696
- Later than one year and not later than five years	59,150	23,724
	<u>115,659</u>	<u>75,420</u>

(二十八)簡明綜合現金流量表註釋

甲、營業溢利與除稅前營業活動之現金流入/(流出)淨額對賬表

28 Notes to condensed consolidated cash flow statement

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

	截至六月三十日止六個月	
	2006	2005
	HK\$'000	HK\$'000
營業溢利	611,405	508,819
貸款減值準備調撥/(撥回)	58,940	(3,056)
折舊	23,870	24,171
租賃土地之營業租約費用	2,086	2,086
攤銷可供出售證券及持至到期證券之溢價/折讓	(48,340)	(21,544)
短期存放同業之變動	(453,515)	(150,220)
國庫券(三個月以後到期)之變動	(387,708)	250,471
定期存放同業(三個月以後到期)之變動	(897,829)	244,526
商業票據之變動	(9,728)	(54,895)
持有存款證(三個月以後到期)之變動	124,381	501,197
持作買賣用途證券之變動	54,464	4,909
衍生金融工具之變動	108,874	(39,652)
以公平價值誌入損益賬之金融資產之變動	584,292	(947,576)
貸款及其他賬項之變動	(2,188,821)	(3,757,650)
同業存款(三個月以後到期)之變動	(77,551)	77,723
交易賬項下之負債之變動	(7)	(51,447)
以公平價值誌入損益賬之金融負債之變動	907,206	506,554
客戶存款之變動	3,480,261	(4,822)
發行之存款證之變動	(34,633)	(287,121)
其他負債之變動	327,660	(172,393)
除稅前營業活動之現金流入/(流出)淨額	<u>2,185,307</u>	<u>(3,369,920)</u>

(二十八) 簡明綜合現金流量表註釋(續) 28 Notes to condensed consolidated cash flow statement (continued)

乙、現金及等同現金項目之結餘分析

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

		30/6/2006 HK\$'000	30/6/2005 HK\$'000
庫存現金及存放同業	Cash and balances with banks and other financial institutions	1,042,357	1,053,692
短期存放同業	Money at call and short notice	17,361,868	13,247,287
國庫券(原到期日在三個月內)	Treasury bills with original maturity within three months	1,179,678	1,012,365
定期存放同業(原到期日在三個月內)	Placements with banks and other financial institutions with original maturity within three months	2,343,293	2,086,434
持有之存款證(原到期日在三個月內)	Certificates of deposit held with original maturity within three months	147,315	55,960
同業存款(原到期日在三個月內)	Deposits and balances of banks and other financial institutions with original maturity within three months	(2,350,781)	(1,850,995)
沽空之外匯基金票據及債券	Short positions in Exchange Fund Bills and Notes	(1,023,435)	(462,525)
		<u>18,700,295</u>	<u>15,142,218</u>

(二十九) 已作抵押品之資產

29 Assets pledged as security

甲、於二〇〇六年六月三十日，一筆為數值美元七百二十萬元(等同港幣五千五百九十二萬五千元；二〇〇五年十二月三十一日為美元七百二十萬元，等同港幣五千五百八十三萬七千元)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。

(a) At 30 June 2006, a certificate of deposit of US\$7,200,000 (equivalent to HK\$55,925,000; 31 December 2005: US\$7,200,000, equivalent to HK\$55,837,000) 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.

乙、於二〇〇六年六月三十日，總額合共港幣十億二千六百零五萬九千元(二〇〇五年十二月三十一日為港幣九億六千九百零五萬元)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(十八)]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(九)]內。

(b) At 30 June 2006, Hong Kong Exchange Fund Bills and Notes totalling HK\$1,026,059,000 (31 December 2005: HK\$969,050,000) which are mainly included in "Cash and short-term funds" (note 9), 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 18).

(三十)有關連人士之交易

期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：

30 Related party transactions

During the period, 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:

		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
	Aggregate amounts outstanding at 30 June 2006					
於二〇〇六年六月 三十日結餘總額		(註釋甲) (note a)				
- 貸款	- Loans	32,300	-	10,779	213,307	256,386
- 存款	- Deposits	511,332	2,867	263,511	1,130,348	1,908,058
	Income for the six months ended 30 June 2006 received from related parties					
截至二〇〇六年六月 三十日止六個月內收 取有關連人士之收入						
- 利息收入	- Interest income	-	-	313	5,921	6,234
- 其他營業收入	- Other operating income	1,647	155	-	540	2,342
		1,647	155	313	6,461	8,576
	Expenses for the six months ended 30 June 2006 paid to related parties					
截至二〇〇六年六月 三十日止六個月內支 付予有關連人士之費用						
- 利息支出	- Interest expenses	11,153	92	4,701	21,951	37,897
- 營業支出	- Operating expenses	1,003	-	-	3,450	4,453
- 保險營業淨支出	- Net insurance operating expenses	2,984	11,973	-	-	14,957
		15,140	12,065	4,701	25,401	57,307

(三十)有關連人士之交易(續) 30 Related party transactions (continued)

		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
於二〇〇五年十二月 三十一日結餘總額	Aggregate amounts outstanding at 31 December 2005	(註釋甲) (note a)				
- 貸款	- Loans	32,300	-	11,262	202,432	245,994
- 存款	- Deposits	598,517	25,889	236,643	1,016,381	1,877,430
截至二〇〇五年六月 三十日止六個月內收 取有關連人士之收入	Income for the six months ended 30 June 2005 received from related parties					
- 利息收入	- Interest income	-	-	105	3,788	3,893
- 其他營業收入	- Other operating income	1,473	155	-	553	2,181
		1,473	155	105	4,341	6,074
截至二〇〇五年六月 三十日止六個月內支 付予有關連人士之費用	Expenses for the six months ended 30 June 2005 paid to related parties					
- 利息支出	- Interest expenses	4,764	9	2,432	9,550	16,755
- 營業支出	- Operating expenses	547	-	-	2,910	3,457
- 保險營業淨支出	- Net insurance operating expenses	2,034	9,108	-	-	11,142
		7,345	9,117	2,432	12,460	31,354
主要行政人員報酬	Key management compensation					
					截至六月三十日止六個月 Six months ended 30 June 2006 HK\$'000	2005 HK\$'000
薪酬及其他短期福利	Salaries and other short-term benefits				19,206	18,115
退休福利	Retirement benefits				1,335	1,179
					20,541	19,294

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(二〇〇五年十二月三十一日為零)。(b) No impairment allowances have been recognised in respect of loans granted to related parties (31 December 2005: Nil).