

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

二〇〇五年	2005			
本集團	The Group	房產 Premises HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值	Cost or valuation			
二〇〇五年一月一日	At 1 January 2005	289,077	458,274	747,351
匯率調整	Exchange adjustments	(25)	22	(3)
增置	Additions	12,794	32,105	44,899
出售	Disposals	–	(16,452)	(16,452)
轉賬淨額	Reclassifications, net	50,376	–	50,376
重估盈餘	Surplus on revaluation	1,546	–	1,546
	Less: elimination of accumulated			
減：累積折舊抵銷重估值	depreciation on revaluation	(396)	–	(396)
二〇〇五年十二月三十一日	At 31 December 2005	<u>353,372</u>	<u>473,949</u>	<u>827,321</u>
累積折舊	Accumulated depreciation			
二〇〇五年一月一日	At 1 January 2005	76,598	340,468	417,066
匯率調整	Exchange adjustments	–	7	7
本年度折舊[註釋(八)]	Charge for the year (note 8)	9,725	36,743	46,468
出售回撥	Written back on disposal	–	(14,474)	(14,474)
重估後撇除	Elimination on revaluation	(396)	–	(396)
二〇〇五年十二月三十一日	At 31 December 2005	<u>85,927</u>	<u>362,744</u>	<u>448,671</u>
賬面淨值	Net book value			
二〇〇五年十二月三十一日	At 31 December 2005	<u>267,445</u>	<u>111,205</u>	<u>378,650</u>

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

上列資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

本集團

The Group

		房產 Premises HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
二〇〇六年	2006			
成本值	At cost	154,598	516,490	671,088
由投資物業轉賬為房產， 並以專業估值列示	Reclassification from investment properties stated at professional valuation			
– 一九九五年	– 1995	50,560	–	50,560
– 一九九八年	– 1998	64,726	–	64,726
– 二〇〇一年	– 2001	13,326	–	13,326
– 二〇〇二年	– 2002	12,600	–	12,600
– 二〇〇三年	– 2003	11,540	–	11,540
– 二〇〇五年	– 2005	46,592	–	46,592
– 二〇〇六年	– 2006	27,910	–	27,910
		381,852	516,490	898,342
二〇〇五年	2005			
成本值	At cost	141,318	473,949	615,267
由投資物業轉賬為房產， 並以專業估值列示	Reclassification from investment properties stated at professional valuation			
– 一九九五年	– 1995	50,560	–	50,560
– 一九九八年	– 1998	64,726	–	64,726
– 二〇〇一年	– 2001	15,552	–	15,552
– 二〇〇二年	– 2002	12,600	–	12,600
– 二〇〇三年	– 2003	15,690	–	15,690
– 二〇〇五年	– 2005	52,926	–	52,926
		353,372	473,949	827,321

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

二〇〇六年	2006			
本行	The Bank		傢俬及設備 Furniture and equipment	合計 Total
		房產 Premises HK\$'000	HK\$'000	HK\$'000
成本或估值	Cost or valuation			
二〇〇六年一月一日	At 1 January 2006	280,296	450,179	730,475
匯率調整	Exchange adjustments	–	79	79
增置	Additions	–	50,089	50,089
出售	Disposals	–	(12,335)	(12,335)
轉賬淨額	Reclassifications, net	(20,898)	–	(20,898)
重估盈餘	Surplus on revaluation	40,883	–	40,883
	Less: elimination of accumulated			
減：累積折舊抵銷重估	depreciation on revaluation	(4,785)	–	(4,785)
二〇〇六年十二月三十一日	At 31 December 2006	295,496	488,012	783,508
累積折舊	Accumulated depreciation			
二〇〇六年一月一日	At 1 January 2006	78,542	347,941	426,483
匯率調整	Exchange adjustments	–	33	33
本年度折舊	Charge for the year	10,182	36,492	46,674
出售回撥	Written back on disposal	–	(10,869)	(10,869)
重估後撇除	Elimination on revaluation	(4,785)	–	(4,785)
二〇〇六年十二月三十一日	At 31 December 2006	83,939	373,597	457,536
賬面淨值	Net book value			
二〇〇六年十二月三十一日	At 31 December 2006	211,557	114,415	325,972

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

二〇〇五年	2005			
本行	The Bank		傢俬及設備 Furniture and equipment	合計 Total
		房產 Premises HK\$'000	HK\$'000	HK\$'000
成本或估值	Cost or valuation			
二〇〇五年一月一日	At 1 January 2005	234,761	440,928	675,689
匯率調整	Exchange adjustments	–	22	22
增置	Additions	2,311	23,997	26,308
出售	Disposals	–	(14,768)	(14,768)
轉賬淨額	Reclassifications, net	43,474	–	43,474
重估虧損	Deficit on revaluation	(79)	–	(79)
	Less: elimination of accumulated			
減：累積折舊抵銷重估	depreciation on revaluation	(171)	–	(171)
二〇〇五年十二月三十一日	At 31 December 2005	280,296	450,179	730,475
累積折舊	Accumulated depreciation			
二〇〇五年一月一日	At 1 January 2005	69,596	328,019	397,615
匯率調整	Exchange adjustments	–	7	7
本年度折舊	Charge for the year	9,117	33,198	42,315
出售回撥	Written back on disposal	–	(13,283)	(13,283)
重估後撇除	Elimination on revaluation	(171)	–	(171)
二〇〇五年十二月三十一日	At 31 December 2005	78,542	347,941	426,483
賬面淨值	Net book value			
二〇〇五年十二月三十一日	At 31 December 2005	201,754	102,238	303,992

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

上列資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

本行	The Bank	房產	傢俬及設備	合計
		Premises HK\$'000	Furniture and equipment HK\$'000	Total HK\$'000
二〇〇六年	2006			
成本值	At cost	111,619	488,012	599,631
由投資物業轉賬為房產， 並以專業估值列示	Reclassification from investment properties stated at professional valuation			
- 一九九五年	- 1995	43,200	-	43,200
- 一九九八年	- 1998	42,771	-	42,771
- 二〇〇一年	- 2001	13,326	-	13,326
- 二〇〇二年	- 2002	6,840	-	6,840
- 二〇〇三年	- 2003	11,540	-	11,540
- 二〇〇五年	- 2005	38,290	-	38,290
- 二〇〇六年	- 2006	27,910	-	27,910
		<u>295,496</u>	<u>488,012</u>	<u>783,508</u>
二〇〇五年	2005			
成本值	At cost	111,619	450,179	561,798
由投資物業轉賬為房產， 並以專業估值列示	Reclassification from investment properties stated at professional valuation			
- 一九九五年	- 1995	43,200	-	43,200
- 一九九八年	- 1998	42,771	-	42,771
- 二〇〇一年	- 2001	15,552	-	15,552
- 二〇〇二年	- 2002	6,840	-	6,840
- 二〇〇三年	- 2003	15,690	-	15,690
- 二〇〇五年	- 2005	44,624	-	44,624
		<u>280,296</u>	<u>450,179</u>	<u>730,475</u>

(三十)其他物業及設備(續) 30 Other properties and equipment (continued)

房產之賬面淨值包括：

The net book value of premises comprises:

	本集團		本行	
	The Group		The Bank	
	2006	2005	2006	2005
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
位於香港之租約物業：	Leasehold properties in Hong Kong:			
– 長期租約(五十年以上)	208,288	199,201	172,532	161,368
– 中期租約(十至五十年)	39,025	40,386	39,025	40,386
	<u>247,313</u>	239,587	<u>211,557</u>	201,754
位於海外之租約物業：	Leasehold properties outside Hong Kong:			
– 永久	33,584	20,593	–	–
– 長期租約(五十年以上)	3,420	3,517	–	–
– 中期租約(十至五十年)	3,631	3,748	–	–
	<u>287,948</u>	267,445	<u>211,557</u>	201,754

(三十一)交易賬項下之負債 31 Trading liabilities

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:

	本集團及本行	
	The Group and the Bank	
	2006	2005
	HK\$'000	HK\$'000
– 上市	1,097	1,085
– 非上市	1,210,352	966,806
	<u>1,211,449</u>	<u>967,891</u>

(三十二)以公平價值誌入損益賬之金融負債 **32 Financial liabilities designated at fair value through profit or loss**

		本集團		本行	
		The Group		The Bank	
		2006	2005	2006	2005
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
發行之存款證	Certificates of deposit issued	3,121,624	2,360,894	3,310,491	2,472,324
其他	Others	108,469	–	109,787	–
		<u>3,230,093</u>	<u>2,360,894</u>	<u>3,420,278</u>	<u>2,472,324</u>

(三十三)客戶存款 **33 Deposits from customers**

		本集團		本行	
		The Group		The Bank	
		2006	2005	2006	2005
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
活期存款及往來賬戶	Demand deposits and current accounts	2,977,553	2,662,438	3,173,980	2,888,464
儲蓄存款	Saving deposits	15,349,190	11,300,560	15,398,805	11,316,844
定期存款及通知存款	Time, call and notice deposits	44,382,378	40,343,042	45,085,646	40,967,458
		<u>62,709,121</u>	<u>54,306,040</u>	<u>63,658,431</u>	<u>55,172,766</u>

(三十四)其他賬項及預提

34 Other accounts and accruals

		本集團		本行	
		The Group		The Bank	
		2006	2005	2006	2005
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
應付利息	Interest payable	223,294	165,631	225,002	166,650
其他	Others	2,937,579	2,050,215	2,043,711	931,683
		3,160,873	2,215,846	2,268,713	1,098,333

應付利息以金融負債類別作分析如下：

Interest payable is analysed by types of financial liabilities as follows:

		本集團		本行	
		The Group		The Bank	
		2006	2005	2006	2005
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
同業存款	Deposits and balances of banks and other financial institutions	6,682	15,624	6,682	15,624
衍生金融工具	Derivative financial instruments	39,607	32,239	39,607	32,239
以公平價值誌入 損益賬之金融負債	Financial liabilities designated at fair value through profit or loss	21,167	13,113	21,167	13,113
客戶存款	Deposits from customers	147,360	97,117	149,068	97,686
發行之存款證	Certificates of deposit issued	8,478	7,538	8,478	7,988
		223,294	165,631	225,002	166,650

(三十五)遞延稅項**35 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
二〇〇六年一月一日	At 1 January 2006	(9,431)	(271,409)	(32,388)	21,100	3,854	(288,274)
在收益表(扣除)/記賬 在儲備扣除 [註釋(三十七)]	(Charged)/credited to the income statement Charged to reserves (note 37)	(580)	(89,709)	(1,528)	(1,885)	2,028	(91,674)
		—	(7,155)	—	—	(14,237)	(21,392)
二〇〇六年十二月 三十一日	At 31 December 2006	<u>(10,011)</u>	<u>(368,273)</u>	<u>(33,916)</u>	<u>19,215</u>	<u>(8,355)</u>	<u>(401,340)</u>

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
二〇〇六年一月一日	At 1 January 2006	(8,709)	(271,125)	(32,388)	17,274	4,733	(290,215)
在收益表記賬/(扣除) 在儲備扣除 [註釋(三十七)]	Credited/(charged) to the income statement Charged to reserves (note 37)	485	(89,709)	(1,528)	(2,299)	—	(93,051)
		—	(7,155)	—	—	(3,420)	(10,575)
二〇〇六年十二月 三十一日	At 31 December 2006	<u>(8,224)</u>	<u>(367,989)</u>	<u>(33,916)</u>	<u>14,975</u>	<u>1,313</u>	<u>(393,841)</u>

(三十五)遞延稅項(續) 35 Deferred taxation (continued)

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	At 1 January 2005	(12,036)	(238,124)	(30,934)	19,291	2,564	(259,239)
在收益表記賬/(扣除)	Credited/(charged) to the income statement	2,605	(33,001)	(1,454)	1,809	(83)	(30,124)
在儲備(扣除)/記賬 [註釋(三十七)]	(Charged)/credited to reserves (note 37)	—	(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>
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	At 1 January 2005	(11,578)	(238,124)	(30,934)	16,295	3,360	(260,981)
在收益表記賬/(扣除)	Credited/(charged) to the income statement	2,869	(33,001)	(1,454)	979	—	(30,607)
在儲備記賬 [註釋(三十七)]	Credited to reserves (note 37)	—	—	—	—	1,373	1,373
二〇〇五年十二月 三十一日	At 31 December 2005	<u>(8,709)</u>	<u>(271,125)</u>	<u>(32,388)</u>	<u>17,274</u>	<u>4,733</u>	<u>(290,215)</u>

(三十五)遞延稅項(續)

35 Deferred taxation (continued)

	本集團		本行	
	The Group		The Bank	
	2006	2005	2006	2005
	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				
Net deferred tax assets recognised in the balance sheets	4,763	3,413	—	—
於資產負債表內確認之遞延稅項負債淨額				
Net deferred tax liabilities recognised in the balance sheets	(406,103)	(291,687)	(393,841)	(290,215)
	<u>(401,340)</u>	<u>(288,274)</u>	<u>(393,841)</u>	<u>(290,215)</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。於二〇〇六年十二月三十一日，本集團並無未確認之稅項虧損(二〇〇五年為港幣四千八百四十一萬二千元)，可結轉以抵銷未來應課稅收入。所有的遞延稅項資產及負債將於十二個月後取得或結清。

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 2006, the Group had no unrecognised tax losses (2005: HK\$48,412,000) to be carried forward to set off against future taxable profits. All the deferred tax assets and liabilities are to be recovered or settled after more than 12 months.

(三十六)股本

36 Share capital

		2006	2005
		HK\$'000	HK\$'000
註冊股本：	Authorised:		
三億股(二〇〇五年為三億股)普通股，每股港幣五元	300,000,000 (2005: 300,000,000) ordinary 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(二〇〇五年為二億三千二百一十九萬零一百一十五股)普通股，每股港幣五元	232,190,115 (2005: 232,190,115) ordinary shares of HK\$5 each	<u>1,160,951</u>	<u>1,160,951</u>

(三十七)儲備

37 Reserves

本集團

The Group

		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
可供出售之證券	Available-for-sale securities						
– 公平價值改變	– Changes in fair value	–	–	286,904	–	–	286,904
– 於出售可供出售證券時 轉出收益表	– Transfer from income statement on disposal	–	–	13,112	–	–	13,112
重估盈餘	Surplus on revaluation	–	40,883	–	–	–	40,883
應佔聯營公司儲備	Share of associate's reserve	–	–	339	–	–	339
公平價值調整對遞延稅項之 影響[註釋(三十五)]	Effect of deferred taxation on fair value adjustments (note 35)	–	(7,155)	(14,237)	–	–	(21,392)
是年度溢利	Profit for the year	–	–	–	–	1,605,789	1,605,789
已派二〇〇五年末期股息	2005 Final dividend paid	–	–	–	–	(494,565)	(494,565)
已派二〇〇六年中期股息	2006 Interim dividend paid	–	–	–	–	(185,752)	(185,752)
二〇〇六年十二月三十一日	At 31 December 2006	57,500	35,069	433,074	1,003,730	8,691,461	10,220,834

本行

The Bank

		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
二〇〇六年一月一日	At 1 January 2006	–	22,259	1,003,730	6,503,158	7,529,147
可供出售之證券	Available-for-sale securities					
– 公平價值改變	– Changes in fair value	–	36,413	–	–	36,413
– 於出售可供出售證券時 轉出收益表	– Transfer from income statement on disposal	–	14,283	–	–	14,283
重估盈餘	Surplus on revaluation	40,883	–	–	–	40,883
公平價值調整對遞延稅項之 影響[註釋(三十五)]	Effect of deferred taxation on fair value adjustments (note 35)	(7,155)	(3,420)	–	–	(10,575)
是年度溢利	Profit for the year	–	–	–	1,296,414	1,296,414
已派二〇〇五年末期股息	2005 Final dividend paid	–	–	–	(494,565)	(494,565)
已派二〇〇六年中期股息	2006 Interim dividend paid	–	–	–	(185,752)	(185,752)
二〇〇六年十二月三十一日	At 31 December 2006	33,728	69,535	1,003,730	7,119,255	8,226,248

(三十七)儲備(續)**37 Reserves (continued)****本集團****The Group**

		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
可供出售之證券	Available-for-sale securities						
– 公平價值改變	– Changes in fair value	–	–	23,121	–	–	23,121
– 於出售可供出售證券時 轉入收益表	– Transfer to income statement on disposal	–	–	(15,623)	–	–	(15,623)
重估盈餘	Surplus on revaluation	–	1,625	–	–	–	1,625
公平價值調整對遞延稅項之 影響[註釋(三十五)]	Effect of deferred taxation on fair value adjustments (note 35)	–	(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

本行**The Bank**

		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	59,974	1,003,730	6,127,955	7,191,659
可供出售之證券	Available-for-sale securities				
– 公平價值改變	– Change in fair value	(26,588)	–	–	(26,588)
– 於出售可供出售證券時 轉入收益表	– Transfer to income statement on disposal	(12,500)	–	–	(12,500)
公平價值調整對遞延稅項之 影響[註釋(三十五)]	Effect of deferred taxation on fair value adjustments (note 35)	1,373	–	–	1,373
是年度溢利	Profit for the year	–	–	967,288	967,288
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	22,259	1,003,730	6,503,158	7,529,147

(三十七)儲備(續)

- (a) 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。
- (b) 重估房產儲備乃根據載於[註釋一(k)]的會計政策而成立。
- (c) 重估投資儲備乃可供出售證券在出售或贖回前之公平價值變動之累計淨差額並根據載於[註釋一(f)及(g)]的會計政策確認。
- (d) 普通儲備是往年度從保留溢利及內部儲備轉撥之金額。
- (e) 本集團已於二〇〇六年十二月三十一日之保留溢利中保留港幣二億八千一百八十二萬六千元(二〇〇五年為港幣二億五千三百一十一萬二千元)作為法定儲備。法定儲備乃為審慎監督目的按照香港《銀行業條例》之條款保留，而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。
- (f) 董事會擬派末期股息港幣六億零三百六十九萬四千元(二〇〇五年為港幣四億九千四百五十六萬五千元)，此項擬派股息將於截至二〇〇七年十二月三十一日止年度內之保留溢利中分派[註釋(十四)]。

37 Reserves (continued)

- (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.
- (b) Bank premises revaluation reserve has been set up and is dealt with in accordance with the accounting policies set out in note 1(k).
- (c) Investment revaluation reserve comprises the cumulative net change in the fair value of available-for-sale securities until the securities are derecognised and is dealt with in accordance with the accounting policies set out in notes 1(f) and 1(g).
- (d) General reserve comprises previous years' transfers from retained earnings and inner reserve.
- (e) At 31 December 2006, included in retained earnings is an amount of HK\$281,826,000 (2005: HK\$253,112,000) which was earmarked as regulatory reserve. 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.
- (f) The directors proposed a final dividend of HK\$603,694,000 (2005: HK\$494,565,000) after the year end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2007 (note 14).

(三十八) 附屬公司欠款/存款

包括在下列各資產負債表項目內計有附屬公司結餘如下：

附屬公司欠款：

庫存現金及短期資金
定期存放同業
(一至十二個月內到期)
貸款及其他賬項

附屬公司存款：

同業存款
客戶存款
以公平價值誌入損益賬
之金融負債
其他賬項及預提

38 Amounts due from/to subsidiaries

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

	本行 The Bank	
	2006 HK\$'000	2005 HK\$'000
Amounts due from subsidiaries:		
Cash and short-term funds	–	59,851
Placements with banks and other financial institutions maturing between one and twelve months	390,000	360,000
Advances and other accounts	525,768	225,769
	<u>915,768</u>	<u>645,620</u>
Amounts due to subsidiaries:		
Deposits and balances of banks and other financial institutions	115,660	101,874
Deposits from customers	952,053	869,381
Financial liabilities designated at fair value through profit or loss	190,185	111,430
Other accounts and accruals	418,530	157,316
	<u>1,676,428</u>	<u>1,240,001</u>

(三十九) 分部報告

(a) 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。

39 Segment reporting

(a) Business segments

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.

(三十九)分部報告(續) 39 Segment reporting (continued)

(a) 按業務劃分(續)

(a) Business segments (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
二〇〇六年	2006						
利息收入源自	Interest income from						
– 外界客戶	– external customers	2,326,445	1,643,277	55,453	14,348	–	4,039,523
– 其他業務	– other segments	1,832,517	1,054,021	20,256	13,292	–	2,920,086
利息支出給予	Interest expense to						
– 外界客戶	– external customers	(2,235,135)	(405,363)	–	–	–	(2,640,498)
– 其他業務	– other segments	(1,075,107)	(1,827,652)	–	(17,327)	–	(2,920,086)
淨利息收入	Net interest income	848,720	464,283	75,709	10,313	–	1,399,025
源自外界客戶 之保險營業收入	Insurance operating income from external customers	–	–	411,898	–	–	411,898
源自外界客戶 之其他營業收入	Other operating income from external customers	166,735	82,291	19,789	324,633	–	593,448
營業收入	Operating income	1,015,455	546,574	507,396	334,946	–	2,404,371
營業支出	Operating expenses	(391,387)	(22,579)	(30,567)	(99,928)	(130,296)	(674,757)
扣除減值準備前之 營業溢利/(虧損)	Operating profit/(loss) before impairment allowances	624,068	523,995	476,829	235,018	(130,296)	1,729,614
貸款減值準備(調撥)/ 撥回	(Charge for)/write back of impairment allowances	(44,262)	–	8	–	–	(44,254)
保險申索準備	Charge for insurance claims	–	–	(319,401)	–	–	(319,401)
營業溢利/(虧損)	Operating profit/(loss)	579,806	523,995	157,436	235,018	(130,296)	1,365,959
出售其他物業及設備和 投資之收益/(虧損)	Gain/(loss) on disposal of other properties and equipment and investments	1,313	–	4,840	(25)	(1,391)	4,737
投資物業公平價值調整之 淨收益	Net gain on fair value adjustments on investment properties	–	–	–	512,626	–	512,626
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	–	–	31,917	8,048	–	39,965
除稅前溢利/(虧損)	Profit/(loss) before taxation	581,119	523,995	194,193	755,667	(131,687)	1,923,287