

## 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. 資本充足及流動資金比率

### 1. Capital adequacy and liquidity ratios

集團	Group	二零零六年 2006	二零零五年 2005
資本充足比率	Capital adequacy ratio	<b>16.6%</b>	16.6%
經調整資本充足比率	Adjusted capital adequacy ratio	<b>16.6%</b>	16.8%
流動資金比率	Liquidity ratio	<b>58.0%</b>	55.2%

(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。

(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 Hong Kong Banking Ordinance.

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有關澳門銀行業監管的規定。本集團上述的比率計算只供參考。

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

(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。

(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.

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#### 1. 資本充足及流動資金比率(續)

(三) 流動資金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金比率的簡單平均數。該流動資金比率是參考銀行業條例第四附表內的方法計算。

根據銀行業條例，僅本集團本地註冊之附屬銀行公司須遵守流動資金比率最低要求。本集團上述的比率計算只供參考。

#### 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：

#### 1. Capital adequacy and liquidity ratios (Continued)

(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 Hong Kong Banking Ordinance.

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

#### 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	二零零六年 2006	二零零五年 2005
核心資本：	Core capital:		
足繳股款的普通股股本	Paid up ordinary share capital	2,707,749	2,207,749
儲備	Reserves	4,755,547	3,928,002
		<u>7,463,296</u>	<u>6,135,751</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	238,402
持有非用作買賣用途的證券的重估儲備	Reserve on revaluation of holding of securities not held for trading purposes	2,098	25,604
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	480,705	458,783
有期後償債項	Term subordinated debt	3,480,127	3,067,875
可計算的附加資本總額	Eligible value of supplementary capital	<u>4,201,332</u>	<u>3,790,664</u>
扣減前資本基礎總額	<b>Total capital base before deductions</b>	<u>11,664,628</u>	<u>9,926,415</u>
扣減項目	Deductions	<u>(1,489,923)</u>	<u>(421,585)</u>
扣減後的資本基礎總額	<b>Total capital base after deductions</b>	<u>10,174,705</u>	<u>9,504,830</u>

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### 3. 外匯風險

### 3. Currency concentrations

集團 二零零六年十二月三十一日	Group As at 31 December 2006	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	29,246	739	3,053	33,038
現貨負債	Spot liabilities	(24,386)	(727)	(3,955)	(29,068)
遠期買入	Forward purchases	23,693	-	-	23,693
遠期賣出	Forward sales	(26,928)	-	-	(26,928)
長/(短) 盤淨額	Net long/(short) position	1,625	12	(902)	735
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

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#### 4. 客戶貸款

客戶貸款總額—按行業及貸款用途分類：

#### 4. Advances to customers

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

集團	Group	二零零六年 2006	二零零五年 2005 經重列 Restated
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	409,887	183,481
– 物業投資	– Property investment	6,107,283	4,672,013
– 金融企業	– Financial concerns	424,368	520,278
– 股票經紀	– Stockbrokers	49,845	14,994
– 批發與零售業	– Wholesale and retail trade	1,086,361	965,061
– 製造業	– Manufacturing	1,334,677	1,331,248
– 運輸及運輸設備	– Transport and transport equipment	3,563,617	3,772,620
– 其他	– Others	1,410,582	1,160,957
		<b>14,386,620</b>	<b>12,620,652</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	1,850,462	1,929,198
– 購買其他住宅物業貸款	– Loans for purchase of other residential properties	10,917,179	10,772,390
– 信用卡貸款	– Credit card advances	3,154,851	2,759,308
– 其他	– Others	5,614,419	4,637,350
		<b>21,536,911</b>	<b>20,098,246</b>
在香港使用的貸款	Loans for use in Hong Kong	<b>35,923,531</b>	<b>32,718,898</b>
貿易融資	Trade finance	<b>4,385,560</b>	<b>3,914,072</b>
在香港以外使用的貸款	Loans for use outside Hong Kong	<b>9,599,597</b>	<b>8,285,648</b>
		<b>49,908,688</b>	<b>44,918,618</b>

上述之分類是參考香港金融管理局所發出之指引而編製。由二零零六年九月三十日起，在該等指引內原定義歸類為「在香港以外使用之貸款」項目中的「在中國之非銀行信貸風險」被修訂為包括對中國境外的公司及個人獲授信在中國境內使用之貸款，比較數字已因此而作出重列以符合新要求。

The above classification is made by reference to the guidelines issued by the HKMA. With effect from 30 September 2006, the scope of “non-bank China exposures” which form part of “Loans for use outside Hong Kong” as defined in these guidelines was revised to include loans to companies and individuals outside China where the credit is granted or funds are for use in China. Comparative figures have therefore been restated to conform with this new requirement.

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### 5. 分項資料

#### (i) 按區域分析之客戶貸款、過期及減值貸款

客戶貸款之區域分析乃根據已考慮風險轉移後之交易對手所在地分類。一般而言，當貸款的擔保方處於與交易對手不同之區域時，風險將被轉移。於二零零六年十二月三十一日，本集團客戶貸款總額中超過百分之九十(包括有關之減值貸款及逾期客戶貸款)皆分類在香港項下(此情況與二零零五年十二月三十一日相同)。

#### (ii) 跨境債權

### 5. Segmental information

#### (i) Gross advances, overdue and impaired loans by geographical area

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer risk. In general, risk transfer applies when an advance is guaranteed by a party located in an area which is different from that of the counterparty. At 31 December 2006, over 90 percent of the Group's advances to customers, including related impaired loans and overdue loans, were classified under Hong Kong (a position unchanged from that at 31 December 2005).

#### (ii) Cross-border claims

集團	Group	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
二零零六年十二月三十一日	As at 31 December 2006				
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	7,840	–	6,088	13,928
北美及南美	North and South America	917	–	2,203	3,120
歐洲	Europe	15,297	–	3,856	19,153
		<b>24,054</b>	<b>–</b>	<b>12,147</b>	<b>36,201</b>
集團	Group	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
二零零五年十二月三十一日	As at 31 December 2005				
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
		<b>16,426</b>	<b>250</b>	<b>11,253</b>	<b>27,929</b>

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**6. 逾期未償還及經重組資產****6. Overdue and rescheduled assets****(甲) 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	二零零六年		二零零五年	
		2006	% of total advances to customers	2005	% 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	99,855	0.20	118,065	0.26
- 六個月以上至一年	- one year or less but over six months	61,973	0.12	59,799	0.13
- 一年以上	- over one year	119,804	0.24	128,051	0.29
		<b>281,632</b>	<b>0.56</b>	<b>305,915</b>	<b>0.68</b>
有抵押之逾期貸款所持的 抵押品市值	Market value of securities held against the secured advances	168,065		256,219	
有抵押逾期貸款	Secured overdue advances	133,324		180,623	
無抵押逾期貸款	Unsecured overdue advances	148,308		125,292	
減值準備	Impairment allowances	118,518		114,365	

**(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	二零零六年		二零零五年	
		2006	% of total advances to customers	2005	% of total advances to customers
經重組貸款	Rescheduled advances	69,106	0.14	181,654	0.40
減值準備	Impairment allowances	6,886		25,123	

於二零零六年十二月三十一日及二零零五年十二月三十一日本集團並無對銀行及其他金融機構貸款須列作減值、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 2006 and 31 December 2005.

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#### 6. 逾期未償還及經重組資產 (續)

##### (乙) 貿易票據

集團	Group	二零零六年 2006	二零零五年 2005
逾期：	Overdue for:		
– 一年以上	– over one year	–	363

##### (丙) 收回資產

集團	Group	二零零六年 2006	二零零五年 2005
收回物業	Repossessed properties	32,223	45,401

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

##### (b) Trade bills

##### (c) Repossessed assets

#### 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)有關。

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。

#### 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.

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#### 7. 風險管理(續)

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整體的責任。關於風險控制方面，董事會的責任包括：

- 批准整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
- 比對預算檢討業績和分析主要非財務指標。

執行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。

#### 7. Risk management (Continued)

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

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.



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#### 7. 風險管理 (續)

#### 7. Risk management (Continued)

##### (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執行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整體質素，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.

##### (丙) 業務部門信貸委員會

##### (c) Business division credit committees

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。

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.

## 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

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，按百分之九十九置信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)

##### (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:

		二零零六年 2006	二零零五年 2005
利率風險買賣盤之風險值	Interest rate risk trading exposures	2,779	1,981
外匯買賣盤之風險值	Foreign exchange trading exposures	924	113
信貸買賣盤之風險值	Credit trading exposures	413	–
股票買賣盤之風險值	Equity trading exposures	–	158
		<u>4,116</u>	<u>2,252</u>
買賣盤市場風險之風險值	Market risk trading exposures		
		<u>4,116</u>	<u>2,252</u>
年度內平均市場風險值	Average VaR for the year	3,172	3,034

本集團在二零零六年內，從市場風險相關的財資活動賺取的收益平均每日達382,000港元(二零零五年：553,000港元)，其標準差是3,655,000港元(二零零五年：4,318,000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：

The average daily revenue earned from the Group's market risk related treasury activities in 2006 was HK\$382,000 (2005: HK\$553,000) and the standard deviation for such daily revenue was HK\$3,655,000 (2005: HK\$4,318,000). 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	
		二零零六年 2006	二零零五年 2005	二零零六年 2006	二零零五年 2005
利率交易	Interest rate dealing	(77)	(130)	1,133	1,707
外匯交易	Foreign exchange dealing	432	692	3,489	3,985
信貸交易	Credit trading	24	(9)	373	479
股票交易	Equity trading	3	–	129	–

## 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)

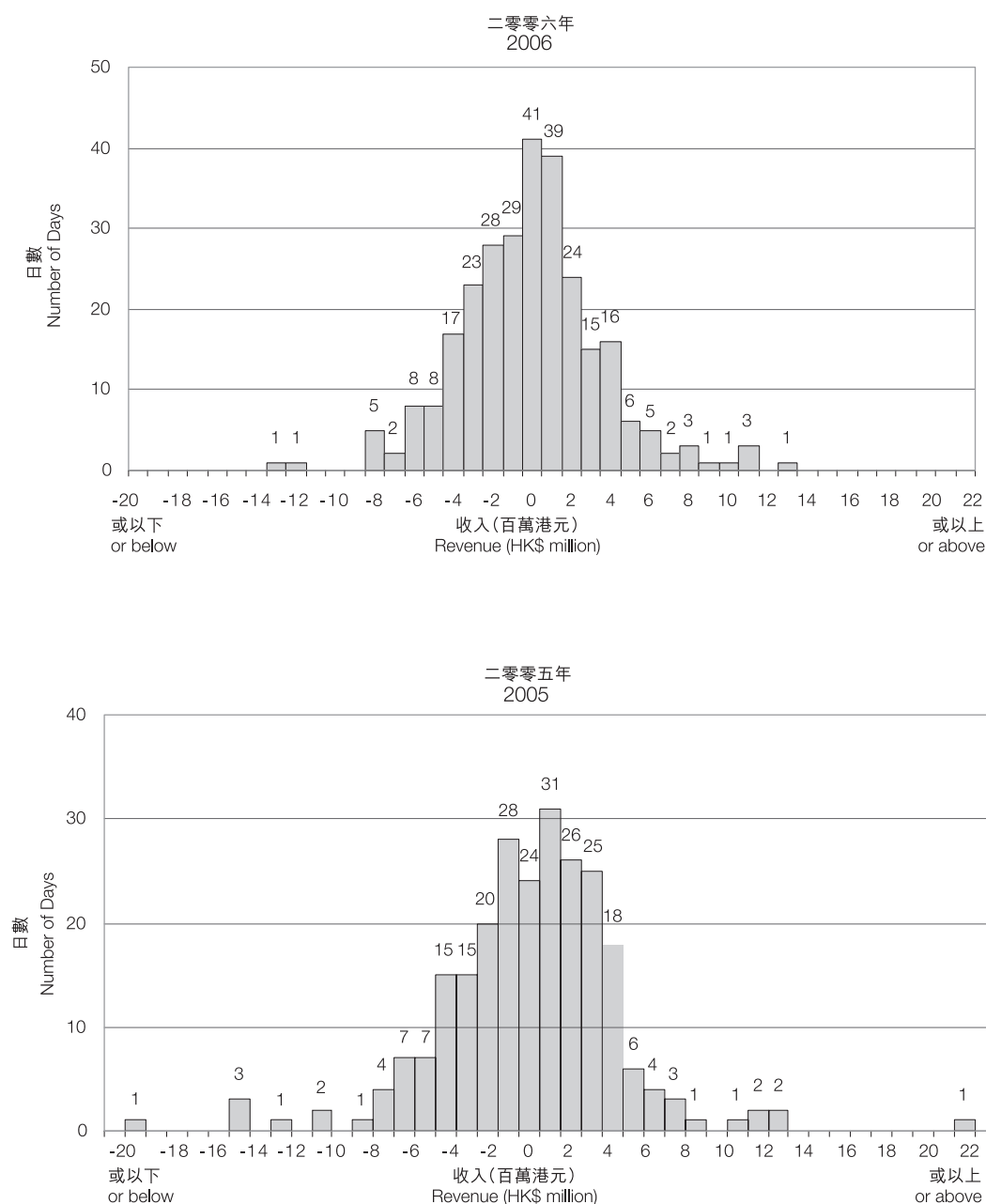
#### 7. Risk management (Continued)

(丁) 市場風險(續)

(d) Market Risk (Continued)

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:



本年度內，最高單日收益為13,535,000港元(二零零五年：21,249,000港元)，最大單日虧損為12,959,000港元(二零零五年：18,108,000港元)。

During the year, the highest daily gain was HK\$13,535,000 (2005: HK\$21,249,000) and the maximum daily loss was HK\$12,959,000 (2005: HK\$18,108,000).

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### Supplementary Financial Information

(以港幣千元位列示)

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#### 7. 風險管理 (續)

##### (戊) 經營風險

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。

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協議II之規定。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。

##### (己) 執行巴塞爾II資本協議

經修訂之資本充足框架(即巴塞爾協議II)於二零零七年一月起對所有在香港之本地註冊財務機構生效。香港金融管理局於二零零六年底頒佈最終版本之《銀行業資本規則》及《銀行業披露規則》以實施巴塞爾協議II。

巴塞爾協議II之架構環繞三大支柱。第一支柱除修訂了巴塞爾協議I對信貸風險及市場風險之處理方法外，並加入了銀行對營運風險之最低資本要求。第二支柱要求銀行必須有完善之內部程序，按照其風險(包括該等未包含在第一支柱之風險)之全面評估，及監察人員應當對此程序進行監察審查，以評估其資本之充足度。第三支柱透過要求銀行對其風險組合、資本充足度及風險管理作出公開披露，增加市場之透明度及紀律，以補助第一支柱及第二支柱。

#### 7. Risk management (Continued)

##### (e) Operational Risk

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.

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.

##### (f) Implementation of the Basel II Capital Accord

The revised capital adequacy framework known as Basel II has come into force for all locally incorporated authorized institutions in Hong Kong from January 2007. To implement Basel II, the Hong Kong Monetary Authority published the final Banking (Capital) Rules and Banking (Disclosure) Rules at the end of 2006.

Basel II is structured around three "pillars". Pillar 1 sets out the minimum capital requirements for a bank's operational risk, in addition to revising the "Basel I" treatment of credit risk and market risk. Pillar 2 requires that banks should have in place sound internal processes to assess the adequacy of their capital, based on a thorough assessment of their risks including those risks not covered under Pillar 1, and that supervisors should carry out supervisory review of this process. Pillar 3 complements Pillar 1 and Pillar 2 through enhanced market transparency and market discipline by requiring banks to make public disclosure of information on their risk profiles, capital adequacy and risk management.

## 補充財務資料

### Supplementary Financial Information

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#### 7. 風險管理 (續)

##### (己) 執行巴塞爾II資本協議 (續)

自二零零七年一月起，大新銀行及豐明銀行採納標準法計算信貸風險及市場風險，及採納基本指標法計算營運風險。此等均為《銀行業資本規則》內列明之認可方法。據此，本集團已全面檢查其系統及管理以符合該等方法要求之標準。本集團再進一步正準備採用更完善的方法，即內部評級基礎計算法（「內部評級法」）以計算信貸風險。此方法將令本集團重大地增強其分辨、評估、監察、控制及減少風險之風險管理能力。本集團並以朝向使用標準法計算營運風險為目標。

是年內，本集團成立一個專注於巴塞爾協議II之小組，其職責為提出整體方向及協調業務部門及支援部門之間修改基礎設施及運作以符合監管規定。該小組在來年將繼續擴大及提昇能力以符合第二支柱及第三支柱之規定，並為邁向採用內部評級法建設基礎。

##### (庚) 審核處的角色

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。

#### 7. Risk management (Continued)

##### (f) Implementation of the Basel II Capital Accord (Continued)

Starting January 2007, Dah Sing Bank and MEVAS Bank adopt the standardised approach for credit risk and market risk, and the basic indicator approach for operational risk. These are the default approaches as specified in the Banking (Capital) Rules. Accordingly, the Group has overhauled its systems and controls in order to meet the standards required for these approaches. As a step forward, the Group is preparing for the use of the more advanced approach i.e. foundation internal ratings-based ("FIRB") approach for the calculation of credit risk. This will enable the Group to enhance significantly its risk management capabilities in identifying, assessing, monitoring, controlling and mitigating risks. The Group also targets to advance to the standardised approach in calculating its operational risk.

During the year, a dedicated Basel II team has been set up with the responsibility to provide an overall direction to and co-ordinate with relevant business divisions and support units in revamping the infrastructure and operations for meeting the compliance imperative. The team will continue to expand and upgrade its capabilities in the coming years to meet the requirements of Pillar 2 and Pillar 3, and to build the foundation for migration to the FIRB approach.

##### (g) The role of Internal Audit

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.