

未經審核補充財務資料 **Unaudited Supplementary Financial Information**

以下披露之資料乃賬項之附加資料，不屬已審核賬項之部份。

The following information is disclosed as part of the accompanying information to the accounts and does not form part of the audited accounts.

1. 資本充足及流動資金比率

1. Capital adequacy and liquidity ratios

		2000	1999
資本充足比率	Capital adequacy ratio	31.7%	29.2%
經調整資本充足比率	Adjusted capital adequacy ratio	31.6%	29.1%
流動資金比率	Liquidity ratio	61.6%	65.6%

資本充足比率指根據香港銀行業條例第三附表計算本公司及其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 Company and its subsidiaries 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按照香港金融管理局（「金管局」）發出之「就市場風險維持充足資本」指引，並計及信貸風險及市場風險後，本公司及其附屬公司於十二月三十一日之綜合資本充足比率。

The adjusted capital adequacy ratio represents the consolidated capital adequacy ratio of the Company and its subsidiaries at 31 December computed in accordance with the Guideline "Maintenance of Adequate Capital Against Market Risks" issued by the Hong Kong Monetary Authority ("HKMA"), taking into account both credit risk and market risk.

流動資金比率為本公司之主要附屬公司香港華人銀行有限公司（「華人銀行」）於年內各曆月之平均流動資金比率之簡單平均數，乃根據香港銀行業條例第四附表而計算。

The liquidity ratio is the simple average of each calendar month's average liquidity ratio for the year calculated for a principal subsidiary of the Company, The Hongkong Chinese Bank, Limited ("HKCB"), in accordance with the Fourth Schedule of the Hong Kong Banking Ordinance.

2. 資本基礎總額在扣減後之組成部分

資本基礎總額在扣減後用作計算上述於十二月三十一日之資本充足比率，其分析如下：

2. Components of capital base after deductions

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

		集團 Group	
		2020	1999
		HK\$'000	HK\$'000
核心資本：	Core capital:		
已繳足普通股股本	Paid up ordinary share capital	1,351,537	1,346,837
股份溢價	Share premium	50,988	47,933
儲備	Reserves	2,504,352	2,502,619
損益賬	Profit and loss account	253,704	40,446
少數股東權益 (計入核心資本內)	Minority interests (in core equity capital)	636	119,595
		4,161,217	4,057,430
附加資本：	Supplementary capital:		
一般呆賬準備	General provisions for doubtful debts	178,374	174,887
有期後償債項	Term subordinated debt	231,716	294,489
附加資本總值	Gross value of supplementary capital	410,090	469,376
可計算之附加資本合格值	Eligible value of supplementary capital	410,090	469,376
資本基礎總額	Total capital base	4,571,307	4,526,806
扣減項目：	Deductions:		
有關連公司之風險	Exposures to connected companies	(7,150)	(7,150)
於非附屬公司所佔20%或以上之股本投資	Equity investments of 20% or more in non-subsidary companies	(35,749)	(233,249)
		(42,899)	(240,399)
扣減後之資本基礎總額	Total capital base after deductions	4,528,408	4,286,407

3. 外匯風險分佈

3. Currency concentrations

	Equivalent in Hong Kong dollars	集團 Group	
		2000 US\$ HK\$'000	1999 US\$ HK\$'000
現貨資產	Spot assets	5,463,637	5,429,341
現貨負債	Spot liabilities	(5,733,766)	(5,855,373)
遠期買入	Forward purchases	844,253	872,503
遠期賣出	Forward sales	(116,907)	(14,429)
長盤淨額	Net long position	457,217	432,042
結構性倉盤淨額	Net structural position	(231,716)	(294,489)

本集團之結構性倉盤淨額為華人銀行發行之無優先權浮息票據 (附註28)。

The net structural position of the Group represents the subordinated floating rate notes issued by HKCB (Note 28).

4. 分項資料**(a) 按地區劃分**

以本集團之主要營運地點，就華人銀行而言，根據負責申報業績或將資產入賬之分行地點作基準，本集團主要在香港經營業務。

(b) 客戶貸款總額

本集團之客戶貸款總額，按借款人現正經營之行業類別分析如下：

4. Segmental information**(a) By geographical area**

On the basis of the location of the principal operations of the Group or, in the case of HKCB, on the location of the branches responsible for reporting the results or booking the assets, the Group operates predominantly in Hong Kong.

(b) Gross advances to customers

The Group's gross advances to customers, analysed according to the industry sectors in which the borrowers operate, are as follows:

		集團 Group	
		2000	1999
		HK\$'000	HK\$'000
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	171,312	253,661
物業投資	Property investment	2,167,825	2,241,880
金融企業	Financial concerns	502,168	763,696
股票經紀	Stockbrokers	18,673	42,766
批發及零售業	Wholesale and retail trade	677,375	1,139,352
製造業	Manufacturing	624,300	759,504
運輸及運輸設備	Transport and transport equipment	1,059,737	1,123,409
其他	Others	1,071,153	1,277,561
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之貸款	Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	37,737	31,699
購買其他住宅物業之貸款	Loans for the purchase of other residential properties	4,286,813	3,237,036
信用咭貸款	Credit card advances	191,685	206,541
其他	Others	1,155,398	1,117,135
		11,964,176	12,194,240
貿易融資	Trade finance	994,927	1,147,220
在香港以外使用之貸款	Loans for use outside Hong Kong	289,529	180,418
		13,248,632	13,521,878

按交易對方之地區作基準，於香港以外地區之客戶佔客戶貸款總額、已過期及不良貸款不足10%，因此並無作出按地區劃分之資料分析。

No geographical analysis, based on the location of the counterparties, is provided as less than 10% of the gross advances to customers, overdue and non-performing loans are attributable to locations outside Hong Kong.

5. 已過期及經重組貸款

(a) 已過期貸款總額

5. Overdue and rescheduled loans

(a) Gross amount of overdue loans

		集團 Group			
		2000		1999	
		估總貸款 之百分比	估總貸款 之百分比	估總貸款 之百分比	估總貸款 之百分比
		HK\$'000	% of total	HK\$'000	% of total
客戶貸款總額之 過期分析如下：	Gross advances to customers which have been overdue for:				
六個月或以下， 但超過三個月	6 months or less but over 3 months	227,017	1.7	303,757	2.3
一年或以下， 但超過六個月	1 year or less but over 6 months	215,552	1.6	850,666	6.3
一年以上	Over 1 year	825,905	6.3	1,424,530	10.5
總額	Total	1,268,474	9.6	2,578,953	19.1
有抵押之已過期貸款	Secured overdue advances	828,910		1,855,941	
無抵押之已過期貸款	Unsecured overdue advances	439,564		723,012	
		1,268,474		2,578,953	
有抵押之已過期 貸款之抵押品 市值	Market value of collateral held against the secured overdue advances	936,632		2,044,331	
特殊準備	Specific provisions made	235,848		409,542	

5. 已過期及經重組貸款 (續)

(b) 經重組貸款扣除已計入已過期貸款之數額

5. Overdue and rescheduled loans (continued)

(b) Rescheduled advances net of amounts included in overdue advances

		集團 Group			
		2000		1999	
		佔總貸款 之百分比	佔總貸款 之百分比	佔總貸款 之百分比	佔總貸款 之百分比
		HK\$'000	% of total	HK\$'000	% of total
客戶貸款	Advances to customers	65,405	0.5	113,769	0.8
有抵押之 經重組貸款	Secured rescheduled advances	29,411		90,011	
無抵押之 經重組貸款	Unsecured rescheduled advances	35,994		23,758	
		65,405		113,769	
有抵押之經重組 貸款之抵押品 市值	Market value of collateral held against the secured rescheduled advances	29,585		91,457	
特殊準備	Specific provisions made	10,840		6,042	

(c) 已過期貸款及不良貸款之對賬表：

(c) Overdue advances are reconciled to non-performing loans as follows:

		集團 Group	
		客戶貸款	
		Advances to customers	
		2000	1999
		HK\$'000	HK\$'000
已過期三個月 以上之貸款	Advances which are overdue for more than 3 months	1,268,474	2,578,953
加：並未過期或 已過期三個月或 以下之不良貸款	Add: non-performing loans which are not overdue, or overdue for 3 months or less	112,163	117,826
加：其利息已記入暫記賬內或 已停止累計利息之 經重組貸款	Add: rescheduled advances on which interest is being placed in suspense or on which interest accrual has ceased	65,405	99,747
減：已過期三個月 以上，但仍累計 利息之貸款	Less: advances which are overdue for more than 3 months and on which interest is still being accrued	(241,933)	(602,251)
不良貸款	Non-performing loans	1,204,109	2,194,275

6. 風險管理

本公司之主要附屬公司香港華人銀行有限公司（「華人銀行」）已設立風險管理之政策及程序，並由管理層及多個管理委員會，包括資產及負債管理委員會、運作委員會、貸款委員會及審核委員會，定期進行檢討。本集團之稽核及法規監察部人員亦進行定期查核以協助執行由管理層及不同部門所採納之各項內部監控措施，從而確保該等政策及程序得以遵守。

(a) 信貸風險

信貸風險乃指交易對方有可能出現違約行為之風險。此等風險來自本集團之放款、貿易融資、庫務、衍生工具及其他活動。

華人銀行及其附屬公司之放款政策詳細列明信貸之批准及監管機制、貸款分類標準及撥備政策，該等細則乃按照銀行業條例及香港金融管理局（「金管局」）發出之有關指引要求及規則而訂定。

日常信貸管理由貸款委員會負責，並經考慮交易對方之信用、所提供之抵押品及風險分佈等因素。貸款委員會所作出之決定，亦由本集團執行董事及本集團董事會作定期檢討，董事會成員包括獨立於本集團之日常運作以外之非執行董事。

(b) 流動資金風險

華人銀行監管其資產、負債及承擔之流動資金結構，是基於市況及其業務需要，以及為確保其運作符合最低流動資金比率之法定要求。

包括執行董事及高級經理在內之管理層一直監察華人銀行之流動資金狀況，以確保其備有足夠流動資金應付一切到期債務，並將本集團之財務資源發揮最大效益。

6. Management of risks

The Hongkong Chinese Bank, Limited ("HKCB"), a principal subsidiary of the Company, has established policies and procedures for risk management which are reviewed regularly by management and various management committees including the Asset and Liability Committee, Operations Committee, Credit Committee and Audit Committee. The Internal Auditors and Compliance Officers of the Group also perform regular reviews to supplement the various internal control measures adopted by management and different divisions to ensure compliance with these policies and procedures.

(a) Credit risk

Credit risk arises from the possibility that the counterparty in a transaction may default. It arises from lending, trade finance, treasury, derivatives and other activities undertaken by the Group.

The lending policy of HKCB and its subsidiaries sets out in detail the credit approval and monitoring mechanism, the loan classification criteria and provisioning policy, which is established in accordance with the requirements and provisions of the Banking Ordinance and the relevant guidelines issued by the Hong Kong Monetary Authority ("HKMA").

Day-to-day credit management is performed by the Credit Committee with reference to the creditworthiness, the collateral pledged by, and risk concentration of the counterparties. Decisions made by the Credit Committee are reviewed regularly by the Executive Directors of the Group and the Group's Board of Directors, which also consists of Non-Executive Directors who are independent of the day-to-day operations of the Group.

(b) Liquidity risk

HKCB manages the liquidity structure of its assets, liabilities and commitments in view of market conditions and its business needs, as well as to ensure that its operations meet with the statutory requirement on minimum liquidity ratio.

Management comprising Executive Directors and senior managers monitors the liquidity position of HKCB on an ongoing basis to ensure the availability of sufficient liquid funds to meet all obligations as they fall due and to make the most efficient use of the Group's financial resources.

6. 風險管理 (續)

(c) 資本

本集團之一貫政策乃維持穩固之資本基礎，以支持其業務發展及符合資本充足比率之最低法定要求。

本集團按不同業務相關之風險將資本分配至各業務範圍。按金管局指定，若干附屬公司須受金管局監管，遵守其訂立之資本要求。

(d) 利率風險

利率風險主要由附有利息之資產、負債及承擔重定息率之時差所引致。華人銀行之利率風險水平主要來自庫務及商業銀行業務。華人銀行已建立政策及制度以監察其對利息敏感之風險水平及重定息率之淨差距。利率風險由司庫部根據董事會所批准之指引與限制進行管理及定期監察。

(e) 外匯風險

外匯風險乃外幣匯率變動對盈利或資本造成之風險。

華人銀行之外匯風險主要來自其商業銀行業務以及司庫部所進行之外匯交易產生之貨幣風險。外匯風險由司庫部根據董事會所批准之指引與限制一直進行管理及監察。

(f) 市場風險

市場風險為利率、匯率、股票或商品價格變動從而影響華人銀行購入或持有之金融工具之價格之風險。金融工具包括外匯合約、利率合約、股票及固定收入證券。

6. Management of risks (continued)

(c) Capital

The Group maintains a strong capital base to support the development of its businesses and to comply with the statutory requirement on minimum capital adequacy ratio.

Capital is allocated to the various activities of the Group depending on the degree of risks associated with each activity. Certain subsidiaries, as specified by the HKMA, are subject to the HKMA's capital requirements for its regulatory supervision purposes.

(d) Interest rate risk

Interest rate risk primarily results from timing differences in the repricing of interest bearing assets, liabilities and commitments. HKCB's interest rate positions arise mainly from treasury and commercial banking activities undertaken. HKCB has established policies and systems to monitor its interest-sensitive positions and net repricing gap. The interest rate risk is managed and monitored regularly by the Treasury Department (the "Treasury") under the guidelines and limits approved by the Directors.

(e) Foreign exchange risk

Foreign exchange risk is the risk to earnings or capital arising from movements of foreign exchange rates.

HKCB's foreign exchange risk primarily arises from currency exposures originating from its commercial banking activities and foreign exchange dealings by the Treasury. Foreign exchange risk is managed and monitored on an ongoing basis by the Treasury under the guidelines and limits approved by the Directors.

(f) Market risk

Market risk is the risk that changes in interest rates, foreign exchange rates, equity or commodity prices will affect the prices of financial instruments taken or held by HKCB. Financial instruments include foreign exchange contracts, interest rate contracts, equity and fixed income securities.

6. 風險管理 (續)**(f) 市場風險 (續)**

所有市場風險限額均經由本集團董事會批准，並由資產及負債管理委員會就實際風險限額與已批准之風險限額作出比較及監管，該委員會由華人銀行執行董事、司庫及高級經理組成，按本金或設定金額、未償還餘款及預設止蝕水平之基準量度及監管有關風險。所有涉及市場風險之買賣活動均定期按市場價格而計值，並由司庫部作出監察及管理。獨立監察、檢查及確認已執行之交易均由另一不受司庫部影響之獨立部門處理。本集團之稽核部則會作出定期檢查及以抽查方式查核，以確保遵守本集團採納之市場風險限額與指引。

二零零零年，與市場風險有關之活動之每日平均收入約為40,000港元（一九九九年：56,000港元）。該等收入之標準差為151,000港元（一九九九年：404,000港元）。

6. Management of risks (continued)**(f) Market risk (continued)**

Market risk limits are approved by the Group's Board of Directors. Actual positions are compared with approved limits and monitored by the Assets and Liabilities Management Committee which is made up of executive directors, the treasurer and senior managers of HKCB. Exposures are measured and monitored on the basis of principal or notional amounts, outstanding balances and pre-determined stop-loss limits. All market risk trading positions are subject to periodic mark-to-market valuation, which is monitored and managed by the Treasury. Independent monitoring, checking and confirmation of executed trades is undertaken by a separate department independent of the Treasury. The Group's Internal Auditors also perform regular reviews and testing to ensure compliance with the market risk limits and guidelines adopted by the Group.

The approximate average daily revenue earned from market risk-related activities was HK\$40,000 in 2000 (1999: HK\$56,000). The standard deviation of such revenue was HK\$151,000 (1999: HK\$404,000).

6. 風險管理 (續)

(f) 市場風險 (續)

6. Management of risks (continued)

(f) Market risk (continued)

二零零零年市場風險收入每日分佈情況
Daily Distribution of Market Risk Revenues for 2000

