

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

(以港幣千元位列示·內文另註除外) (Expressed in thousands of Hong Kong dollars unless otherwise stated in the text)

## (a) 資本充足及流動資金比率

### (i) 資本充足比率

## (a) CAPITAL ADEQUACY AND LIQUIDITY RATIOS

### (i) Capital adequacy ratio

	二零零一年 六月三十日 30th June, 2001	二零零零年 十二月三十一日 31st December, 2000
核心資本	Core Capital	
繳足股款的普通股股本	Paid up ordinary share capital	293,429
儲備	Reserves	4,675,876
其他	Others	312,107
	<u>5,281,412</u>	<u>4,968,969</u>
可計算的附加資本	Eligible 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	224,700
重估非持作買賣用途證券之未實現虧損	Unrealised loss on revaluation of non-trading securities	(1,363)
一般呆賬準備金	General provisions for doubtful debts	365,520
	<u>588,857</u>	<u>576,758</u>
扣減前的資本基礎總額	Total capital base before deductions	5,870,269
資本基礎總額的扣減項目	Deductions from total capital base	(183,601)
扣減後的資本基礎總額	Total capital base after deductions	<u>5,686,668</u>
未經調整及調整後之資本充足比率	Unadjusted and adjusted capital adequacy ratio	16.2%

未調整之資本充足比率為本銀行及部份附屬金融機構根據香港銀行條例附表三及香港金融管理局為監管而要求之綜合基準計算。調整後資本充足比率之計算，是根據香港金融管理局發出《就市場風險維持充足資本》的指引，計入在結算日的市場風險。所根據的綜合基準與未調整之資本充足比率相同。

The unadjusted capital adequacy ratio is computed on a consolidated basis covering the Bank and certain of its financial subsidiaries as specified by the HKMA for its regulatory supervision purposes, and is in accordance with the Third Schedule to the Hong Kong Banking Ordinance. The adjusted capital adequacy ratio incorporating market risk is computed on the same consolidated basis, and is in accordance with the HKMA's Guideline "Maintenance of Adequacy Capital Against Market Risks".

### (ii) 平均流動資金比率

### (ii) Average liquidity ratio

	二零零一年 六月三十日 30th June, 2001	二零零零年 六月三十日 30th June, 2000
截至首六個月平均流動資金比率	Average liquidity ratio for the first six months ended	47.2%
		43.0%

期內平均流動資金比率乃根據香港銀行條例附表四計算。此比率為與香港金融管理局協議包括所有海外分行、香港辦事處及附屬金融機構而計算。

The average liquidity ratio for the period includes the liquidity positions of all overseas branches, Hong Kong offices and financial subsidiaries in its calculation, which is the basis of computation agreed with the HKMA, and has been computed in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.

(b) 客戶貸款－行業分類

客戶貸款之行業類別是按該等貸款之用途分類及未減除任何準備。

(b) ADVANCES TO CUSTOMERS – BY INDUSTRY SECTORS

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any provisions.

	二零零一年 六月三十日 30th June, 2001	二零零零年 十二月三十一日 31st December, 2000	差幅 Change %
<b>在香港使用之貸款</b>			
<b>工業、商業及金融</b>			
– 物業發展	338,198	293,940	15.1
– 物業投資	5,987,590	5,565,530	7.6
– 財務機構	563,520	603,406	-6.6
– 股票經紀	254,668	245,741	3.6
– 批發與零售業	1,001,717	992,632	0.9
– 製造業	1,013,639	1,056,766	-4.1
– 運輸與運輸設備			
	1,616,195	1,384,920	16.7
– 股票有關之貸款	360,909	354,650	1.8
– 其他	3,014,644	2,864,953	5.2
<b>個人</b>			
– 購買「居者有其屋」、「私人機構參建居屋計劃」及「租者置其屋計劃」樓宇之貸款	674,197	460,605	46.4
– 購買其他住宅物業之貸款			
	11,333,620	11,151,902	1.6
– 信用咭貸款	426,716	343,649	24.2
– 貸款咭貸款	285,321	136,575	108.9
– 其他	2,242,463	2,216,261	1.2
<b>貿易融資</b>	1,630,011	1,664,877	-2.1
<b>在香港以外使用之貸款</b>			
– 澳門	3,129,665	3,015,099	3.8
– 其他	1,672,741	1,324,135	26.3
	<u>35,545,814</u>	<u>33,675,641</u>	5.6

(c) 客戶貸款、不履行貸款及過期貸款之地理分類

地理分類資料乃按交易對手的所在地，並已顧及轉移風險因素。一般而言，在下述情況下才轉移風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。

(c) ADVANCES TO CUSTOMERS, NON-PERFORMING LOANS AND OVERDUE ADVANCES – BY GEOGRAPHICAL AREA

The geographical information has been classified by the location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

二零零一年六月三十日

30th June, 2001

		客戶貸款 Total advances to customers	不履行貸款 Non- performing loans	過期三個月 以上之貸款 Overdue advances for over three months
香港	Hong Kong	30,071,626	1,142,954	981,416
澳門	Macau	3,294,043	156,514	155,248
中華人民共和國	People's Republic of China	1,435,372	22,798	23,457
其他	Others	744,773	4,080	6,223
		<u>35,545,814</u>	<u>1,326,346</u>	<u>1,166,344</u>

二零零零年十二月三十一日

31st December, 2000

		客戶貸款 Total advances to customers	不履行貸款 Non- performing loans	過期三個月 以上之貸款 Overdue advances for over three months
香港	Hong Kong	29,104,175	1,149,966	957,525
澳門	Macau	3,272,289	152,514	183,869
中華人民共和國	People's Republic of China	849,033	30,408	35,255
其他	Others	450,144	2,283	4,727
		<u>33,675,641</u>	<u>1,335,171</u>	<u>1,181,376</u>

(重報)

(As restated)

(d) 過期及重定還款期之貸款

(d) OVERDUE AND RESCHEDULED ADVANCES

		二零零一年 六月三十日 30th June, 2001		二零零零年 十二月三十一日 31st December, 2000	
		金額 Amount	佔貸款總額 之百分比 % of total advances	金額 Amount	佔貸款總額 之百分比 % of total advances
已過期之客戶貸款	Gross advances to customers which have been overdue for				
三個月以上至六個月	6 months or less but over 3 months	274,842	0.77	556,800	1.65
六個月以上至一年	1 year or less but over 6 months	549,535	1.55	276,817	0.82
一年以上	Over 1 year	341,967	0.96	347,759	1.03
		<u>1,166,344</u>	<u>3.28</u>	<u>1,181,376</u>	<u>3.50</u>
所持抵押品金額	Amount of collateral held	997,041		1,029,528	
有抵押貸款數額	Secured balance	920,432		919,679	
無抵押貸款數額	Unsecured balance	245,912		261,697	
特殊準備	Specific provisions	153,850		231,999	
重定還款期之客戶貸款	Rescheduled advances	<u>257,180</u>	<u>0.72</u>	<u>130,240</u>	<u>0.39</u>

於二零零零年十二月三十一日及二零零一年六月三十日，本集團貸予銀行同業及其他金融機構之款項中並無過期三個月以上及重定還款期之貸款。

There were no overdue advances for over 3 months and rescheduled advances to banks and other financial institutions on 30th June, 2001 and 31st December, 2000.

(e) 過期及重定還款期貸款與不履行貸款之對賬表

(e) THE RECONCILIATION BETWEEN OVERDUE AND RESCHEDULED LOANS AND NON-PERFORMING LOANS

二零零一年 二零零零年  
六月三十日 十二月三十一日  
30th June, 2001 31st December, 2000

已過期三個月以上之客戶貸款 及重定還款期貸款：	Gross advances to customers and rescheduled loans which have been overdue for over three months:		
已過期三個月以上 之客戶貸款	Gross advances to customers which have been overdue for over three months	1,166,344	1,181,376
重定還款期之貸款	Rescheduled advances	<u>257,180</u>	<u>130,240</u>
		1,423,524	1,311,616
減：過期三個月以上但仍累計利 息之貸款	Less: Loans overdue over 3 months and on which interest is still being accrued	(191,064)	(299,747)
加：過期三個月或以下但其利息 已撥入暫記賬或已停止累 計利息之貸款	Add: Loans overdue for 3 months or less and on which interest is being placed in suspense or on which interest accrual has ceased	<u>93,886</u>	<u>323,302</u>
不履行貸款合計	Total non-performing loans	<u>1,326,346</u>	<u>1,335,171</u>

**(f) 貨幣風險**

個別外幣的淨持有額或淨結構性倉盤若佔所持有外匯淨盤總額或結構性倉盤總額的百分之十或以上，便作出披露。

**(f) CURRENCY RISKS**

The net positions or net structural positions in foreign currencies are disclosed when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies.

		二零零一年 六月三十日 30th June, 2001		二零零零年 十二月三十一日 31st December, 2000	
		美元 US\$	總額 Total	美元 US\$	總額 Total
相等於百萬港元	Equivalent in millions of HK\$				
現貨資產	Spot assets	13,372	18,152	14,546	18,839
現貨負債	Spot liabilities	(12,143)	(17,003)	(12,235)	(16,565)
遠期買入	Forward purchases	1,008	1,637	1,979	2,307
遠期賣出	Forward sales	(2,018)	(2,561)	(4,121)	(4,395)
長盤淨額	Net long positions	219	225	169	186

		二零零一年六月三十日 30th June, 2001			二零零零年十二月三十一日 31st December, 2000		
		澳門幣 Macau Patacas	美元 US\$	總額 Total	澳門幣 Macau Patacas	美元 US\$	總額 Total
相等於百萬港元	Equivalent in millions of HK\$						
結構性倉盤淨額	Net structural positions	193	136	329	179	136	315

**(g) 風險管理**

本集團已制定政策及程序，用以監察及控制信貸風險、流動資金、資本及市場風險，並由董事會定期檢討，內部核數員亦會定期稽核，以確保該等政策及程序能得以遵從。

**(g) MANAGEMENT OF RISKS**

The Group has established policies and procedures for the control and monitoring of credit risk, liquidity, capital and market risk, which are reviewed regularly by the Board of Directors. The internal auditors also perform regular audits to ensure compliance with the policies and procedures.

**(i) 信貸風險管理**

信貸風險源於交易對手未能履行其承擔，可來自本集團的貸款，貿易融資、財資、衍生工具及其他業務。

**(i) Credit risk management**

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

**(g) 風險管理 (續)**

**(i) 信貸風險管理 (續)**

本集團的信貸政策制定了授予信貸的準則、信貸批核與監察的程序、貸款分類系統及壞賬準備的政策。並根據香港銀行條例及香港金融管理局發出的指引，來制定對大額信貸及壞賬準備的政策。

本集團以穩健的架構管理信貸風險，包括評估客戶信譽，釐定客戶及行業的信貸限額，及於需要時取得抵押品。實際信貸風險與程度及資產質素均由管理層定期監管及控制。

以行業分類之客戶貸款已詳列於以上附註(b)內。

資產負債表中之金融工具，其信貸風險以本金列示。衍生工具之信貸風險則以重置成本及考慮其市值之變化列示。衍生工具之信貸風險程度已詳列於附註16(b)內。

**(ii) 流動資金管理**

本集團監察其流動資金結構中之資產、負債及合約承擔確保本集團之業務運作均達到其融資需求，並能經常符合法定的流動資金比率。在以上附註(a)中披露，集團於二零零一年上半年度平均流動資金比率為百分之四十七點二，遠超法定的百分之二十五最低要求。

董事局透過定期審閱流動資金比率及組合到期差異，得以審閱本集團所有業務之現時及未來之融資需求。流動資金風險源於本集團持有充足合適流動資產，如現金及短期資金及證券，以應付短期資金需求至合理水平。

本集團維持充足的備用信貸，能提供策略性的流動資金，以應付日常業務中未能預料的大量資金需求。

**(g) MANAGEMENT OF RISKS (Continued)**

**(i) Credit risk management (Continued)**

The Group's credit policy defines the credit extension criteria, the credit approval and monitoring processes, the loan classification system and provisioning policy. It also takes into account the requirements of the Hong Kong Banking Ordinance and the guidelines issued by the HKMA with respect to large exposures and provisioning requirements.

The Group manages its credit risk within a conservative framework by evaluating the creditworthiness of counterparties, setting credit limits for counterparties and industry sectors, and obtaining collateral where appropriate. Actual credit exposures and limits and asset quality are regularly monitored and controlled by management.

An analysis of advances to customers by industry sectors is disclosed in note (b) above.

Unlike on-balance sheet instruments, where the credit risk is generally represented by the principal value, the credit risk for derivatives is the positive replacement cost together with an estimate for the potential future change in its market value. The credit risk exposure for derivatives is disclosed in note 16(b).

**(ii) Liquidity management**

The Group manages the liquidity structure of its assets, liabilities and commitments so as to ensure that all Group operations can meet their funding needs and that the statutory liquidity ratio is complied with. As disclosed in note (a) above, the Group's average liquidity ratio of 47.2% for the first half of 2001 is well above the statutory minimum ratio of 25%.

The Board of Directors reviews the current and prospective funding requirements for all operations through regular review of the liquidity ratio and the maturity mismatch profile. The liquidity risk is managed by holding sufficient liquid assets (e.g. cash and short term funds and securities) of appropriate quality to ensure that short term funding requirements are covered within prudent limits.

Adequate standby facilities are maintained to provide strategic liquidity to meet unexpected and material cash outflow in the ordinary course of business.

**(g) 風險管理 (續)**

**(iii) 資本管理**

本集團的政策是要維持雄厚的資本，來支持集團的業務發展，並能達到法定的資本充足比率要求。在附註(a)中已披露，本集團在二零零一年六月三十日未調整及調整後之資本充足比率均為百分之十六點二，遠超法定的百分之八最低要求。

本集團按各業務部門所承受的風險來分配資本。附屬公司若受其他監管機構直接監管，便必須遵守這些監管機構的規定維持充足的資本。某些附屬財務公司亦要符合香港金融管理局因應監管所需而制定的資本要求。

**(iv) 市場風險管理**

市場風險為利率、匯率或股票及商品價格之變動影響本集團持有之金融工具之價值。金融工具包括匯率合約、利息合約、股票及定息票據。

持有金融工具之限額由本集團資產負債管理委員會核准。該委員會由執行董事、司庫及集團之高級經理組成。該委員會負責制定有關資產負債管理政策，並檢討、審核及管理其運用情況以確保其營運比率及限額符合已制定之策略。

風險乃根據金融工具之本金或名義本金，交易金額及損失限額而計算，由資產負債管理委員會負責管理及檢討已制定之限額。

本集團以較保守之政策來管理交易持倉限額，於市場買賣以減少交易持倉限額。因此，本集團認為因交易持倉限額而引起之市場風險不大。

**(g) MANAGEMENT OF RISKS (Continued)**

**(iii) Capital management**

The Group's policy is to maintain a strong capital base to support the development of the Group's business and to meet the statutory capital adequacy ratio. As disclosed in note (a) above, the Group's unadjusted and adjusted capital adequacy ratio of 16.2% as at 30th June, 2001 is well above the statutory minimum ratio of 8%.

Capital is allocated to the various activities of the Bank depending on the risk taken by each business division. Where the subsidiaries are directly regulated by other regulators, they are required to maintain minimum capital according to these regulators' rules. Certain financial subsidiaries, as specified by the HKMA, are subject to the HKMA's capital requirements for its regulatory supervision purposes.

**(iv) Market risk management**

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

The limits for financial instruments are approved by the Group's Asset and Liability Management Committee ("ALMCO") which is made up of executive directors, the treasurer and senior managers of the Group. ALMCO is responsible for approving the policies relating to asset and liability management and to review, monitor and control the operating ratios and trading limits to ensure compliance.

Exposures are measured and monitored on the basis of principal (or notional) amount, outstanding position and stop-loss limit, and are controlled and reviewed by ALMCO.

The Group adopts a prudent approach to managing its trading portfolios, and reduces any excessive market risk by executing offsetting transactions or hedging contracts with other market counterparties. The Group therefore considers that any market risk arising from its trading book is not material.