

## (十五)到期日分析(續) 15 Maturity profile (continued)

於二〇〇〇年  
十二月三十一日

At 31/12/2000

		即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	840,912	20,238,766	433,384	–	–	–	21,513,062
	Placements with banks and other financial institutions							
定期存放同業(一至十 二個月內到期)	maturing between one and twelve months	–	5,620,428	1,706,160	–	–	–	7,326,588
存款證	Certificates of deposit	–	250,210	694,389	360,244	–	–	1,304,843
債務證券包括：	Debt securities included in:							
– 持至到期證券	– Held-to-maturity securities	–	2,543,725	855,698	1,019,506	25,637	92,040	4,536,606
– 持作買賣用途證券	– Trading securities	–	–	40,302	61,500	20,510	–	122,312
– 非持作買賣用途證券	– Non-trading securities	–	54,676	60,187	177,007	–	–	291,870
客戶貸款	Advances to customers	1,465,748	2,597,937	2,763,903	8,356,885	11,811,207	1,249,912	28,245,592
	Advances to banks and other financial institutions	–	–	–	15,600	–	–	15,600
同業貸款		–	–	–	15,600	–	–	15,600
		<u>2,306,660</u>	<u>31,305,742</u>	<u>6,554,023</u>	<u>9,990,742</u>	<u>11,857,354</u>	<u>1,341,952</u>	<u>63,356,473</u>
<b>負債</b>	<b>Liabilities</b>							
	Deposits and balances of banks and other financial institutions	136,467	826,735	–	–	–	–	963,202
同業存款								
	Current, fixed, savings and other deposits of customers	8,287,664	38,414,459	2,681,318	334,586	–	–	49,718,027
客戶之往來、定期、 儲蓄及其他存款								
發行之存款證	Certificates of deposit issued	–	–	809,000	550,000	–	–	1,359,000
	Short positions in Exchange Fund Bills and Notes	–	4,300,965	402,506	–	–	–	4,703,471
沽空之外匯基金 票據及債券		–	4,300,965	402,506	–	–	–	4,703,471
		<u>8,424,131</u>	<u>43,542,159</u>	<u>3,892,824</u>	<u>884,586</u>	<u>–</u>	<u>–</u>	<u>56,743,700</u>

## (十六) 股本

## 16 Share capital

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
註冊股本： 三億股（二〇〇〇 年：三億股），每 股港幣五元	Authorized: 300,000,000 shares (2000: 300,000,000 shares) of HK\$5 each	<u>1,500,000</u>	<u>1,500,000</u>
已發行及已繳足股本： 二億三千二百一十 九萬零一百一十五 股（二〇〇〇年：二 億三千二百一十九 萬零一百一十五 股），每股港幣五元	Issued and fully paid: 232,190,115 shares (2000: 232,190,115 shares) of HK\$5 each	<u>1,160,951</u>	<u>1,160,951</u>

## (十七) 儲備

## 17 Reserves

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties 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
二〇〇一年一月一日 如往年列示	At 1 January 2001 as previously reported	37,500	1,177,738	108,422	1,003,730	3,323,646	5,651,036
採用經修訂之會計實務準則 第九號之影響（註釋一）	Effect of adopting revised SSAP 9 (note 1)	—	—	—	—	267,019	267,019
二〇〇一年一月一日重列	At 1 January 2001 as restated	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
已派二〇〇〇年末期股息	2000 final dividend paid	—	—	—	—	(267,019)	(267,019)
非持作買賣用途證券之公平 價值改變	Change in fair value of non-trading securities	—	—	(23,261)	—	—	(23,261)
出售非持作買賣用途之證券	Disposal of non-trading securities	—	—	115	—	—	115
期內溢利	Profit for the period	—	—	—	—	438,827	438,827
		<u>37,500</u>	<u>1,177,738</u>	<u>85,276</u>	<u>1,003,730</u>	<u>3,762,473</u>	<u>6,066,717</u>
二〇〇一年擬派中期股息	2001 proposed interim dividend	—	—	—	—	(88,232)	(88,232)
二〇〇一年六月三十日	At 30 June 2001	<u>37,500</u>	<u>1,177,738</u>	<u>85,276</u>	<u>1,003,730</u>	<u>3,674,241</u>	<u>5,978,485</u>

## (十七) 儲備 (續)

## 17 Reserves (continued)

		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties 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
二〇〇〇年一月一日 如往年列示	At 1 January 2000 as previously reported	37,500	1,177,738	57,066	1,003,730	2,677,529	4,953,563
採用經修訂之會計實務準則 第九號之影響(註釋一)	Effect of adopting revised SSAP 9 (note 1)	—	—	—	—	227,546	227,546
二〇〇〇年一月一日重列	At 1 January 2000 as restated	37,500	1,177,738	57,066	1,003,730	2,905,075	5,181,109
已派一九九九年末期股息	1999 final dividend paid	—	—	—	—	(227,546)	(227,546)
非持作買賣用途證券之公平 價值改變	Change in fair value of non-trading securities	—	—	59,967	—	—	59,967
出售非持作買賣用途之證券	Disposal of non-trading securities	—	—	(8,611)	—	—	(8,611)
是年度溢利	Profit for the year	—	—	—	—	1,010,656	1,010,656
已宣派二〇〇〇年中期股息	2000 interim dividend declared and paid	—	—	—	—	(97,520)	(97,520)
		37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
二〇〇〇年擬派末期股息	2000 proposed final dividend	—	—	—	—	(267,019)	(267,019)
二〇〇〇年十二月三十一日	At 31 December 2000	37,500	1,177,738	108,422	1,003,730	3,323,646	5,651,036

本集團之資本儲備是往年度由兩間全資附屬公司發行紅股時所成立。

The Group's capital reserve was set up in relation to the issuance of bonus shares by two wholly-owned subsidiaries in prior years.

普通儲備是往年度從保留溢利及內部儲備轉撥之金額。

The general reserve is comprised of the previous years' transfers from retained earnings and the inner reserve.

## (十八) 資產負債表外之風險

## 18 Off balance sheet exposures

## 甲、或有債務及承擔

## (a) Contingent liabilities and commitments

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：

The following is a summary of the contract amount of each significant class of contingent liabilities and commitments, and the aggregate credit risk weighted amount:

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
合約金額	Contract amount		
直接信貸替代品	Direct credit substitutes	184,176	187,475
交易項目有關之或有債務	Transaction-related contingencies	32,218	32,621
商業項目有關之或有債務	Trade-related contingencies	740,796	572,588
其他承擔	Other commitments with an original maturity of		
– 原本年期少於一年或可以無條件取消	– Under one year or which are unconditionally cancellable	5,373,242	4,699,890
– 原本年期一年及以上	– One year and over	1,782,006	1,440,450
		<u>8,112,438</u>	<u>6,933,024</u>
信貸風險比重金額	Credit risk weighted amount	<u>1,150,224</u>	<u>958,734</u>

## 乙、衍生工具

## (b) Derivatives

下列為各項重大衍生工具之未經雙邊淨額結算安排之名義合約金額、信貸風險比重金額及重置成本：

The following is a summary of the notional contract amount, credit risk weighted amount and replacement cost of each significant type of derivatives, without taking into account the effect of bilateral netting arrangements:

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
合約金額	Contract amount		
外匯合約	Exchange rate contracts		
遠期合約	Forward contracts		
– 對沖	– Hedging	4,409,324	5,913,638
– 買賣	– Trading	383,899	161,762
		<u>4,793,223</u>	6,075,400
沽出期權	Option written		
– 買賣	– Trading	50,945	–
購入期權	Option purchased		
– 買賣	– Trading	44,902	–
		<u>4,889,070</u>	<u>6,075,400</u>
利率合約	Interest rate contracts		
期貨合約	Futures contracts		
– 買賣	– Trading	550,000	350,000
利率掉期	Interest rate swaps		
– 對沖	– Hedging	632,528	595,940
		<u>1,182,528</u>	<u>945,940</u>
股權合約	Equity contracts		
沽出期權	Options written		
– 買賣	– Trading	269,131	100,951
購入期權	Options purchased		
– 買賣	– Trading	264,131	100,951
		<u>533,262</u>	<u>201,902</u>
		<u>6,604,860</u>	<u>7,223,242</u>

## (十八) 資產負債表外之風險 (續)

## 18 Off balance sheet exposures (continued)

## 乙、衍生工具 (續)

## (b) Derivatives (continued)

買賣交易包括為執行客戶買賣指令或對沖此等持倉量而持有的金融工具盤。

The trading transactions include positions arising from the execution of trade orders from customers or transactions taken to hedge these positions.

		<b>30/6/2001</b>	<b>31/12/2000</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>
信貸風險比重金額	Credit risk weighted amount		
外匯合約	Exchange rate contracts	<b>16,877</b>	31,371
利率合約	Interest rate contracts	<b>4,768</b>	5,551
股權合約	Equity contracts	<b>8,565</b>	3,366
		<b>30,210</b>	40,288
重置成本	Replacement cost		
外匯合約	Exchange rate contracts	<b>28,280</b>	97,027
利率合約	Interest rate contracts	<b>8,336</b>	10,365
股權合約	Equity contracts	<b>1,282</b>	675
		<b>37,898</b>	108,067

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。

The contract amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date; they do not represent amounts at risk.

信貸風險比重金額是根據銀行業條例第三附表及香港金融管理局之指引而計算。所計算之金額視乎另一訂約方之狀況及每類合約之到期情況而定。

The credit risk weighted amounts are the amounts which have been calculated in accordance with the Third Schedule of the Banking Ordinance and guidelines issued by the Hong Kong Monetary Authority. The amounts calculated are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

重置成本指按市值標價而其價值為正數之所有合約之替代成本(假設另一訂約方不履行合約義務)，並以價值為正數之合約按市值標價計算。重置成本是此等合約於結算日信貸風險之約數估計。

Replacement cost is the cost of replacing all contracts which have a positive value when marked to market (should the counterparty default on its obligations) and is obtained by marking to market contracts with a positive value. Replacement cost is a close approximation of the credit risk for these contracts at the balance sheet date.

## (十九) 資本及租約承擔

## 19 Capital and lease commitments

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
甲、資本承擔	(a) Capital commitments		
已簽合約但未作準備	Contracted but not provided for	<u>51,322</u>	<u>4,115</u>

## 乙、營業租約承擔

## (b) Lease commitments

於二〇〇一年六月三十日，本集團持有之不可取消之房產營業租約，其累計之未來最低租約款項總額如下：

At 30 June 2001, the Group had total future aggregate minimum lease payments in respect of rental of premises under non-cancellable operating leases as follows:

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
			已重列 Restated
第一年內到期之租約	Leases expiring in the first year	156	398
第二至第五年內到期之租約	Leases expiring in the second to fifth years inclusive	18,625	20,716
第五年以後到期之租約	Leases expiring after the fifth year	2,833	3,076
		<u>21,614</u>	<u>24,190</u>

## (二十)簡明綜合現金流量表註釋

## 20 Notes to condensed consolidated cash flow statement

## 甲、營業溢利與來自營業活動之現金流入淨額對賬表

## (a) Reconciliation of operating profit to net cash inflow from operating activities

截至二〇〇一年  
六月三十日止六個月  
Six months ended  
30 June 2001  
HK\$'000

營業溢利	Operating profit	509,844
呆壞賬支銷	Charge for bad and doubtful debts	47,496
折舊	Depreciation	23,335
攤銷持至到期證券之折價	Amortization of discount on held-to-maturity securities	(530)
非持作買賣用途證券及持至到期證券之收入	Income from non-trading securities and held-to-maturity securities	(178,311)
短期存放同業之變動	Change in money at call and short notice	223,140
國庫券(三個月以後到期)之變動	Change in treasury bills maturing beyond three months	497,390
定期存放同業(一至十二個月內到期)之變動	Change in placements with banks and other financial institutions maturing between one and twelve months	298,349
商業票據之變動	Change in trade bills	(4,279)
持有存款證之變動	Change in certificates of deposit	(144,690)
持作買賣用途證券之變動	Change in trading securities	(136,667)
貸款及其他賬項之變動	Change in advances and other accounts	524,468
客戶往來、定期、儲蓄及其他存款之變動	Change in current, fixed, savings and other deposits of customers	377,498
已發行存款證之變動	Change in certificates of deposit issued	(124,000)
其他負債之變動	Change in other liabilities	(1,473,846)
營業活動之現金流入淨額	Net cash inflow from operating activities	<u>439,197</u>

## 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

30/6/2001  
HK\$'000

庫存現金及存放同業	Cash and balances with banks and other financial institutions	628,256
短期存放同業	Money at call and short notice	14,292,813
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	6,272,932
國庫券(原到期日在三個月內)	Treasury bills with original maturity within three months	940,713
沽空之外匯基金票據及債券	Short positions in Exchange Fund Bills and Notes	(3,485,876)
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	(1,502,522)
		<u>17,146,316</u>

## (二十一)有關連人士之交易

## 21 Related party transactions

期內本銀行貸款給有關連人士及從有關連人士所收取之存款，乃按市場之正常商業條款進行。該等有關連人士為本銀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。於二〇〇一年六月三十日及二〇〇〇年十二月三十一日，向有關連人士貸款之未償還金額和接受存款結餘總額，與及該等貸款及存款在期內之有關利息收入和支出詳列如下：

During the period, the Bank granted loans to and received deposits from related parties in the normal course of its business. These related parties are key management personnel of the Bank, close members of their families, and companies controlled or significantly influenced by them. The aggregate outstanding balance of the loans granted to and the deposits received from related parties as at 30 June 2001 and 31 December 2000, and the interest income and interest expense for the period on those loans granted and deposits received are as follows:

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
於該時期之結餘總額	Aggregate amount outstanding at the period end		
– 貸款	– Loans	<u>634,657</u>	<u>486,530</u>
– 存款	– Deposits	<u>2,061,460</u>	<u>1,756,916</u>
			截至六月三十日止六個月 Six months ended 30 June
		2001	2000
		HK\$'000	HK\$'000
該期間有關連人士貸款之利息收入	Interest income for the period on loans to related parties	<u>19,576</u>	<u>13,229</u>
該期間有關連人士存款之利息支出	Interest expense for the period on deposits from related parties	<u>49,146</u>	<u>41,695</u>



## (二十二)分類資料

## 22 Segmental information

## 甲、按業務劃分

## (a) Class of business

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、司庫及其他業務。零售及企業銀行包括提供零售銀行服務、商業借貸及貿易融資。司庫業務包括外匯、金融市場及資本市場等活動。其他業務包括物業投資、證券經紀及保險業務。

The Group operates predominantly in commercial banking which comprises retail and corporate banking, treasury 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. Other activities mainly comprise investment properties holding, securities brokerage and insurance related business.

本集團營業收入及除稅前溢利按業務類別分析如下：

The Group's operating income and profit before taxation for each class of business are analysed as follows:

	營業收入		除稅前溢利	
	Operating income		Profit before taxation	
	截至六月三十日止六個月		截至六月三十日止六個月	
	Six months ended 30 June		Six months ended 30 June	
	2001	2000	2001	2000
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
零售及企業銀行	465,581	553,090	267,331	304,612
司庫	181,950	169,477	170,607	160,164
其他	154,553	167,146	83,748	110,002
	<b>802,084</b>	<b>889,713</b>	<b>521,686</b>	<b>574,778</b>

## 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.