

以下公佈之資料為本簡明中期賬目之補充資料，此等資料為未經審核之資料。

The following information is unaudited and disclosed as part of the accompanying information to this condensed interim accounts.

(一) 資本充足及流動資金比率

1 Capital adequacy and liquidity ratios

		30/6/2001	31/12/2000
資本充足比率	Capital adequacy ratio	<u>21.8%</u>	<u>20.7%</u>
經調整資本充足比率	Adjusted capital adequacy ratio	<u>21.7%</u>	<u>20.7%</u>
		截至六月三十日止六個月 Six months ended 30 June	
		2001	2000
流動資金比率	Liquidity ratio	<u>51.5%</u>	<u>54.5%</u>

資本充足比率指根據銀行業條例第三附表所計算本銀行及由香港金融管理局指定之若干附屬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之綜合比率。

The capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 30 June 2001 and 31 December 2000 computed in accordance with the Third Schedule of the Banking Ordinance.

經調整資本充足比率指根據香港金融管理局發出之「就市場風險維持充足資本」指引所計算本銀行及由香港金融管理局指定之若干附屬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之綜合比率，此比率已同時計及信貸風險及市場風險。

The adjusted capital adequacy ratio represents the consolidated ratio of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority as at 30 June 2001 and 31 December 2000 computed in accordance with the guideline of "Maintenance of Adequate Capital Against Market Risks" issued by the Hong Kong Monetary Authority taking into account both credit risk and market risk.

流動資金比率是根據銀行業條例第四附表就本銀行及由香港金融管理局指定之一間附屬公司在期內每個曆月之綜合平均流動資金比率而計算之簡單平均數。

The liquidity ratio is calculated as the simple average of each calendar month's average consolidated liquidity ratio for the period calculated for the Bank and a subsidiary as specified by the Hong Kong Monetary Authority during the period in accordance with the Fourth Schedule of the Banking Ordinance.

## (二) 資本基礎的組成部份減除扣減項目 2 Components of capital base after deductions

用於計算上述二〇〇一年六月三十日及二〇〇〇年十二月三十一日資本充足比率，並向香港金融管理局申報的資本基礎的組成部份減除扣減項目分析如下：

### 核心資本：

繳足股款的普通股本  
儲備  
損益賬

### 附加資本：

土地及土地權益價值重估儲備  
一般呆賬準備金  
非持作買賣用途之投資證券之重估儲備

### 附加資本總額

### 附加資本之合格值

### 未減除扣減項目前之資本基礎總額

### 扣減項目：

附屬公司的股權投資  
對關連公司之風險

### 減除扣減項目後的資本基礎總額

資本基礎的組成部份減除扣減項目是根據銀行業條例第三附表釐定，其數額包括本銀行及由香港金融管理局指定之若干附屬公司。

The capital base after deductions used in the calculation of the above capital adequacy ratio as at 30 June 2001 and 31 December 2000 and reported to the Hong Kong Monetary Authority is analysed as follows:

	30/6/2001 HK\$'000	31/12/2000 HK\$'000
Core capital:		
Paid up ordinary share capital	1,160,951	1,160,951
Reserves	4,026,436	3,455,098
Profit and loss account	326,254	571,354
	<u>5,513,641</u>	<u>5,187,403</u>
Supplementary capital:		
Reserves on revaluation of land and interests in land	824,416	824,416
General provisions for doubtful debts	384,544	386,029
Reserves on revaluation of holding of securities not held for trading purposes	25,972	31,120
Gross value of supplementary capital	<u>1,234,932</u>	<u>1,241,565</u>
Eligible value of supplementary capital	<u>1,234,932</u>	<u>1,241,565</u>
Total capital base before deductions	<u>6,748,573</u>	<u>6,428,968</u>
Deductions:		
Shareholdings in subsidiaries	33,020	33,020
Exposures to connected companies	22,000	22,000
	<u>55,020</u>	<u>55,020</u>
Total capital base after deductions	<u>6,693,553</u>	<u>6,373,948</u>

The components of capital base after deductions include those of the Bank and certain subsidiaries, as specified by the Hong Kong Monetary Authority, and are determined in accordance with the Third Schedule of the Banking Ordinance.

## (三) 貨幣集中

本集團所有外幣持倉盤中，個別貨幣持倉佔淨盤總額的百分之十或以上，現以港幣等值列報如下：

## 3 Currency concentrations

The Group's net foreign exchange position in individual currency that constitutes 10% or more of the total net position in all foreign currencies is reported in Hong Kong dollar equivalent as follows:

	30/6/2001		31/12/2000
	美元 USD	歐羅 EURO	美元 USD
	HK\$'000	HK\$'000	HK\$'000
現貨資產	16,976,021	504,788	18,054,796
現貨負債	(12,500,484)	(605,417)	(13,310,635)
遠期買入	1,440,465	299,134	2,420,156
遠期賣出	(5,864,108)	(186,542)	(6,820,942)
長盤淨額	<u>51,894</u>	<u>11,963</u>	<u>343,375</u>
結構性倉盤淨額	<u>56,160</u>	-	<u>56,160</u>

## (四) 客戶貸款之分類資料

## 4 Segmental information for advances to customers

## 甲、按行業分類之客戶貸款

## (a) Gross advances to customers by industry sectors

		30/6/2001 HK\$'000	31/12/2000 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	1,720,340	1,599,161
物業投資	Property investment	5,120,491	4,947,394
金融企業	Financial concerns	322,405	427,312
股票經紀	Stockbrokers	1,736	6,962
批發及零售業	Wholesale and retail trade	865,472	919,650
製造業	Manufacturing	716,576	746,173
運輸及運輸設備	Transport and transport equipment	1,069,958	1,259,999
其他	Others	3,669,233	4,262,306
個人	Individuals		
購買「居者有其屋計劃」、 「私人參建居屋計劃」與 「租者置其屋計劃」樓宇 之貸款	Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	3,292,786	3,335,522
購買其他住宅物業的貸款	Loans for the purchase of other residential properties	7,866,587	8,198,669
信用卡貸款	Credit card advances	348,712	328,129
其他	Others	736,277	583,955
貿易融資	Trade finance	538,620	559,156
		<b>26,269,193</b>	<b>27,174,388</b>
在香港以外使用之貸款	Loans for use outside Hong Kong	1,175,593	1,071,204
		<b>27,444,786</b>	<b>28,245,592</b>

## 乙、按區域分類之客戶貸款、逾期貸款及不履行貸款

## (b) Geographical analysis of gross advances to customers, overdue advances and non-performing loans

以下區域分類之客戶貸款、逾期貸款及不履行貸款是根據交易對手之所在地作分析，並已適當考慮有關貸款之風險轉移。

The following geographical analysis of gross advances to customers, overdue advances and non-performing loans is based on the location of the counterparty, after taking into account of the transfer of risk in respect of such advances where appropriate.

		30/6/2001 HK\$'000	31/12/2000 HK\$'000
客戶貸款	Gross advances to customers		
香港	Hong Kong	26,165,627	26,993,423
其他區域	Other areas	1,279,159	1,252,169
		<b>27,444,786</b>	<b>28,245,592</b>
逾期貸款	Overdue advances		
香港	Hong Kong	1,157,488	991,308
中華人民共和國(不包括香港)	The People's Republic of China excluding Hong Kong	41,340	64,631
		<b>1,198,828</b>	<b>1,055,939</b>
不履行貸款	Non-performing loans		
香港	Hong Kong	1,078,049	963,764
中華人民共和國(不包括香港)	The People's Republic of China excluding Hong Kong	41,340	64,740
		<b>1,119,389</b>	<b>1,028,504</b>

## (五) 逾期貸款及經重組貸款

## 5 Overdue and rescheduled advances

## 甲、逾期貸款

## (a) Overdue advances

本集團之客戶逾期貸款(已減除暫記利息)分析如下：

The Group's overdue advances to customers (net of suspended interest) are analysed as follows:

	30/6/2001		31/12/2000	
	佔客戶貸款 總額之百分比 % of total advances to HK\$'000	customers	佔客戶貸款 總額之百分比 % of total advances to HK\$'000	customers
貸款總額，其逾期超過：				
三個月以上至六個月				
六個月以上至一年				
一年以上				
有抵押之逾期貸款				
無抵押之逾期貸款				
有抵押之逾期貸款所持 之抵押品市值				
已撥特殊準備				

於二〇〇一年六月三十日及二〇〇〇年十二月三十一日，同業貸款中，並無逾期三個月以上之貸款。

At 30 June 2001 and 31 December 2000, there were no advances to banks and other financial institutions which were overdue for over three months.

## 乙、經重組貸款

## (b) Rescheduled advances

本集團之經重組貸款(已減除逾期超過三個月並在上述甲項內列明之貸款)分析如下：

The Group's rescheduled advances (net of those which have been overdue for over three months and reported in item (a) above) are as follows:

	30/6/2001		31/12/2000	
	佔客戶貸款 總額之百分比 % of total advances to HK\$'000	customers	佔客戶貸款 總額之百分比 % of total advances to HK\$'000	customers
經重組客戶貸款				

於二〇〇一年六月三十日及二〇〇〇年十二月三十一日，同業貸款中，並無經重組之貸款。

At 30 June 2001 and 31 December 2000, there were no rescheduled advances to banks and other financial institutions.

## (五)逾期貸款及經重組貸款(續)

## 5 Overdue and rescheduled advances (continued)

## 丙、逾期貸款與不履行貸款之對賬表

## (c) Reconciliation of overdue advances to non-performing loans

不履行貸款乃指已記入利息暫記賬或已停止累計利息之貸款，逾期貸款與不履行貸款之對賬表如下：

Overdue advances are reconciled to the non-performing loans, which represent advances on which interest is being placed in suspense or on which interest accrual has ceased, as follows:

	30/6/2001 HK\$'000	31/12/2000 HK\$'000
逾期三個月以上之貸款	1,198,828	1,055,939
加：逾期三個月或以下但其利息已記入暫記賬或已停止累計利息之貸款	70,755	124,560
加：經重組貸款但其利息已記入暫記賬	33,599	78,232
減：逾期三個月以上但仍累計利息之貸款	(183,793)	(230,227)
不履行貸款	<u>1,119,389</u>	<u>1,028,504</u>

## (六)風險管理

## 6 Risk management

本銀行一向設有完善之內部監管程序，而各部門亦有明確之職責分配，使有效地進行風險管理。稽核部門實行定期檢視各部門之工作程序，以確保其運作正常和符合既定之穩健借貸原則。有關本銀行主要風險管理範圍陳述如下：

Adequate internal control procedures have been established to ensure that the organization of the Bank is conducive to managing risk. Clear lines of responsibility and accountability have been set up for all business activities. Internal Audit Department is responsible for carrying out regular reviews to ensure that prudent lending practices prevail and operational controls are in place. A description of the Bank's management of the main types of risk is set out below:

## 甲、信貸風險

## (a) Credit risk

信貸風險乃指客戶或對手於交易到期時未能履行其承擔而對本銀行之盈利或資金造成之風險。信貸風險來自貸款、貿易融資、司庫及其他業務。

Credit risk is the risk to earnings or capital due to customers' or counterparties' failure to perform on an obligation to the Bank. Credit risk arises from lending, trade finance, treasury and other activities undertaken.

本銀行已訂定政策及制度以監察及管制該等信貸風險。所有信貸風險之限額由常務董事會批核，該會同時負責檢討大額授信及管理較高風險之集中。信貸批核授權授信審核委員會及其他信貸業務管理人員負責，各訂有批核之權限作為監管之準則。

The Bank has established policies and systems for the monitoring and control of credit risks. All credit risk limits are approved by the Executive Directors. They are also responsible for the review of the largest credit exposures and portfolio management of risk concentrations. Approval authorities are delegated to Credit Committee and other lending officers and are monitored by means of approval limits.

**(六) 風險管理(續)****乙、流動資金風險**

流動資金風險乃指本銀行未能到期以合理價格完成交易或達到融資需求而對盈利或資金造成之風險。

本銀行已定下政策及制度以監察各項資產、負債及承擔之流動性，確保本銀行能應付所有到期債項。本銀行有制定流動資金比率、放款與存款比率及其他到期狀況之限額，以保證現金流量足夠維持運作所需。

所有限額由常務董事會核准。實際風險水平與核定限額之比較和監察，則由資產負債管理委員會執行。

**丙、外匯風險**

外匯風險乃因匯率波動而對盈利或資金造成之風險。本銀行之外匯風險主要包括司庫部之外匯買賣及源自商業銀行業務之貨幣兌換風險，此等風險均由司庫部按常務董事會核准之外匯持倉限額集中管理。

**丁、利率風險**

利率風險是由於利率波動不定而對盈利或資金造成之風險。本銀行之利率風險主要因持有資產、負債及資產負債表以外項目之到期日及重訂息率有時間差異而引起。本銀行已定有政策及制度以監察其較易受利率影響之倉盤及重訂息率淨差距，以確保其在常務董事會所核定之規限以內，妥善管理。

儘管利率風險管理之主要目的在於限制利率變動對淨利息收入之潛在不利影響，亦可在風險限額內改善財資組合情況以提高收益。

**6 Risk management (continued)****(b) Liquidity risk**

Liquidity risk is the risk to earnings or capital due to failure of the Bank to meet its funding requirements or to execute a transaction at a reasonable price.

The Bank has established policies and systems to monitor the liquidity of its assets, liabilities and commitments and to ensure that the Bank maintains an assured capacity to meet all obligations as they fall due. Limits for liquidity ratio, loan to deposit ratio and other maturity positions have been set to ensure that cash flows are sufficiently balanced within the Bank.

All limits are approved by the Executive Directors. Actual positions are compared with the approved limits and monitored by the Assets and Liabilities Management Committee.

**(c) Foreign exchange risk**

Foreign exchange risk is the risk to earnings or capital arising from movement of foreign exchange rates. The Bank's foreign exchange exposures mainly comprise foreign exchange dealing by the Treasury and currency exposures originated by its commercial banking businesses. All exposures are centrally managed by the Treasury within the foreign exchange position limits approved by the Executive Directors.

**(d) Interest rate risk**

Interest rate risk is the risk to earnings or capital arising from movement in interest rates. The Bank's interest rate risk mainly arises from timing differences in the maturity and repricing of the Bank's assets, liabilities and off balance sheet position. The Bank has established policies and systems to monitor its interest-sensitive positions and net repricing gap to ensure that they are all properly managed under the limits approved by the Executive Directors.

While the primary objective of interest rate risk management is to limit potential adverse effects of interest rate movements on net interest income, interest rate positions may be taken for yield enhancement within the risk limits.

**(六) 風險管理(續)****戊、市場風險**

市場風險乃由於市場價格變動對所持倉盤引致之風險，此風險泛指本銀行持有作買賣用途之利率相關工具及股票所負上之風險，其中也包括本銀行對匯率之整體風險。

本銀行所負之交易風險，皆因對客業務持有或自行持有倉盤而引起，持倉項目包括外匯合約、債務、股權及其他證券。

所有市場風險之限額乃由常務董事會核定。實際風險水平與核定限額之比較和監察，則由資產負債管理委員會執行。

本銀行及旗下數間附屬公司在截至二〇〇一年六月三十日止六個月內，從與市場有關活動所賺取之每日平均收入(包括與買賣有關之淨利息收入或其他收入)為港幣三十七萬五千元(二〇〇〇年六月三十日為港幣四十三萬六千元)。該等每日平均收入之標準差為港幣一百一十二萬九千元(二〇〇〇年六月三十日為港幣一百二十萬零八千元)。

**6 Risk management (continued)****(e) Market risk**

Market risk is the risk in positions taken subject to changes in market prices. Market risk pertains to interest rate related instruments and equities in the Bank's trading book and foreign exchange risk throughout the Bank.

Risks in the Bank's trading book arise either from customer-related business or from positions taken in exchange rate contracts as well as in debt, equity and other securities.

All market risk limits are approved by the Executive Directors. Actual positions are compared with approved limits and monitored by the Assets and Liabilities Management Committee.

The average daily revenue for the six months ended 30 June 2001 earned from market risk-related activities by the Bank and certain subsidiaries, including trading-related net interest income and other revenue was HK\$375,000 (30 June 2000: HK\$436,000). The standard deviation of these daily revenue was HK\$1,129,000 (30 June 2000: HK\$1,208,000).