

(二十九) 分部報告

甲、按業務劃分

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。其他業務主要包括物業投資、證券經紀及有關保險業務。

29 Segment reporting

(a) Class of business

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.

| | | 零售及 企業銀行 Retail and corporate banking HK\$'000 | 司庫 Treasury HK\$'000 | 其他 Others HK\$'000 | 未分類 業務 Unallocated HK\$'000 | 本集團 Group HK\$'000 |
|-------------------------|---|---|----------------------------|--------------------------|--------------------------------------|--------------------------|
| 二〇〇一年 | 2001 | | | | | |
| 利息收入源自 | Interest income from | | | | | |
| – 外界客戶 | – external customers | 1,770,888 | 1,326,184 | 53,410 | – | 3,150,482 |
| – 其他業務 | – other segments | 865,403 | 551,832 | 22,886 | – | 1,440,121 |
| 利息支出給予 | Interest expense to | | | | | |
| – 外界客戶 | – external customers | (1,186,633) | (723,448) | (5,420) | – | (1,915,501) |
| – 其他業務 | – other segments | (576,932) | (858,713) | (4,476) | – | (1,440,121) |
| 淨利息收入 | Net interest income | 872,726 | 295,855 | 66,400 | – | 1,234,981 |
| 源自外界客戶 之其他營業收入 | Other operating income from external customers | 128,080 | 68,789 | 179,549 | – | 376,418 |
| 營業收入 | Operating income | 1,000,806 | 364,644 | 245,949 | – | 1,611,399 |
| 營業支出 | Operating expenses | (356,652) | (22,868) | (70,140) | (68,715) | (518,375) |
| 撥備前營業溢利 | Operating profit before provisions | 644,154 | 341,776 | 175,809 | (68,715) | 1,093,024 |
| 呆壞賬準備 | Charge for bad and doubtful debts | (113,510) | – | – | – | (113,510) |
| 營業溢利 | Operating profit | 530,644 | 341,776 | 175,809 | (68,715) | 979,514 |
| 固定資產及投資之 溢利/(虧損) | Profit/(loss) on fixed assets and investments | 26,112 | 7,226 | (23) | (455) | 32,860 |
| 應佔共同控制實體及 聯營公司之溢利減虧損 | Share of profits less losses of jointly controlled entities and associated company | – | – | (15,114) | – | (15,114) |
| 除稅前溢利 | Profit before taxation | 556,756 | 349,002 | 160,672 | (69,170) | 997,260 |
| 分部資產 | Segment assets | 31,569,956 | 30,860,035 | 1,879,194 | 95,806 | 64,404,991 |
| 分部負債 | Segment liabilities | 50,082,171 | 6,169,070 | 686,666 | 55,950 | 56,993,857 |
| 資本開支 | Capital expenditure | 57,272 | 6,674 | 5,057 | 9,866 | 78,869 |
| 折舊費用 | Depreciation charge | 35,876 | 2,157 | 9,405 | 4,229 | 51,667 |

(二十九)分部報告(續)

29 Segment reporting (continued)

甲、按業務劃分(續)

(a) Class of business (continued)

| | | 零售及 企業銀行 Retail and corporate banking HK\$'000 | 司庫 Treasury HK\$'000 | 其他 Others HK\$'000 | 未分類 業務 Unallocated HK\$'000 | 本集團 Group HK\$'000 |
|---------------------|---|---|----------------------------|--------------------------|--------------------------------------|--------------------------|
| 二〇〇〇年 | 2000 | | | | | |
| 利息收入源自 | Interest income from | | | | | |
| – 外界客戶 | – external customers | 2,547,197 | 1,588,803 | 51,133 | – | 4,187,133 |
| – 其他業務 | – other segments | 1,247,715 | 807,105 | 28,290 | – | 2,083,110 |
| 利息支出給予 | Interest expense to | | | | | |
| – 外界客戶 | – external customers | (1,928,043) | (873,809) | – | – | (2,801,852) |
| – 其他業務 | – other segments | (841,005) | (1,236,215) | (5,890) | – | (2,083,110) |
| 淨利息收入 | Net interest income | 1,025,864 | 285,884 | 73,533 | – | 1,385,281 |
| 源自外界客戶 之其他營業收入 | Other operating income from external customers | 132,889 | 68,223 | 187,387 | – | 388,499 |
| 營業收入 | Operating income | 1,158,753 | 354,107 | 260,920 | – | 1,773,780 |
| 營業支出 | Operating expenses | (303,615) | (19,870) | (58,816) | (92,227) | (474,528) |
| 撥備前營業溢利 | Operating profit before provisions | 855,138 | 334,237 | 202,104 | (92,227) | 1,299,252 |
| 呆壞賬準備 | Charge for bad and doubtful debts | (89,291) | – | – | – | (89,291) |
| 營業溢利 | Operating profit | 765,847 | 334,237 | 202,104 | (92,227) | 1,209,961 |
| 固定資產及投資之 溢利/(虧損) | Profit/(loss) on fixed assets and investments | (23,470) | 7,730 | 11,712 | 1,453 | (2,575) |
| 除稅前溢利 | Profit before taxation | 742,377 | 341,967 | 213,816 | (90,774) | 1,207,386 |
| 分部資產 | Segment assets | 29,627,308 | 33,903,064 | 1,863,140 | 88,371 | 65,481,883 |
| 分部負債 | Segment liabilities | 50,593,809 | 7,143,551 | 638,172 | 27,345 | 58,402,877 |
| 資本開支 | Capital expenditure | 14,787 | 957 | 21,730 | 5,557 | 43,031 |
| 折舊費用 | Depreciation charge | 22,730 | 888 | 9,102 | 3,990 | 36,710 |

(二十九) 分部報告 (續)

29 Segment reporting (continued)

乙、按地域劃分

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。

(b) Geographical area

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.

(三十) 資產負債表外之風險

30 Off balance sheet exposures

甲、或有債務及承擔

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：

(a) Contingent liabilities and commitments

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

| | 本集團 The Group | | 本銀行 The Bank | |
|-----------------------|--|------------------|------------------|------------------|
| | 2001 HK\$'000 | 2000 HK\$'000 | 2001 HK\$'000 | 2000 HK\$'000 |
| 合約金額 | Contract amount | | | |
| 直接信貸替代品 | 587,018 | 187,475 | 587,018 | 187,475 |
| 交易項目有關之或有債務 | 31,296 | 32,621 | 31,296 | 32,621 |
| 商業項目有關之或有債務 | 510,787 | 572,588 | 510,787 | 572,588 |
| 其他承擔 | Other commitments with an original maturity of | | | |
| – 原本期少於一年 或可以無條件取消 | 6,080,438 | 4,699,890 | 6,175,484 | 4,699,890 |
| – 原本期一年及以上 | 2,526,998 | 1,440,450 | 2,516,998 | 1,440,450 |
| | 9,736,537 | 6,933,024 | 9,821,583 | 6,933,024 |
| 信貸風險比重金額 | Credit risk weighted amount | | | |
| | 1,935,992 | 958,734 | 1,930,992 | 958,734 |

(三十)資產負債表外之風險(續) 30 Off balance sheet exposures (continued)

乙、衍生工具

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：

(b) Derivatives

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

| | 本集團 | | 本銀行 | |
|------|-------------------------|------------------|------------------|------------------|
| | 2001 | 2000 | 2001 | 2000 |
| | HK\$'000 | HK\$'000 | HK\$'000 | HK\$'000 |
| 合約金額 | Contract amount | | | |
| 外匯合約 | Exchange rate contracts | | | |
| 遠期合約 | Forward contracts | | | |
| – 對沖 | 2,700,676 | 5,913,638 | 2,700,676 | 5,913,638 |
| – 買賣 | 153,723 | 161,762 | 153,723 | 161,762 |
| 沽出期權 | Options written | | | |
| – 買賣 | 189,537 | – | 189,537 | – |
| 購入期權 | Options purchased | | | |
| – 買賣 | 181,001 | – | 191,543 | – |
| | <u>3,224,937</u> | <u>6,075,400</u> | <u>3,235,479</u> | <u>6,075,400</u> |
| 利率合約 | Interest rate contracts | | | |
| 期貨合約 | Futures contracts | | | |
| – 買賣 | 564,000 | 350,000 | 564,000 | 350,000 |
| 利率掉期 | Interest rate swaps | | | |
| – 對沖 | 1,811,525 | 595,940 | 1,811,525 | 595,940 |
| | <u>2,375,525</u> | <u>945,940</u> | <u>2,375,525</u> | <u>945,940</u> |
| 股權合約 | Equity contracts | | | |
| 沽出期權 | Options written | | | |
| – 買賣 | 198,721 | 100,951 | 198,721 | 100,951 |
| 購入期權 | Options purchased | | | |
| – 買賣 | 182,673 | 100,951 | 198,721 | 100,951 |
| | <u>381,394</u> | <u>201,902</u> | <u>397,442</u> | <u>201,902</u> |
| | <u>5,981,856</u> | <u>7,223,242</u> | <u>6,008,446</u> | <u>7,223,242</u> |

買賣交易包括為執行客戶買賣指令或對沖該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 those positions.

(三十)資產負債表外之風險(續) 30 Off balance sheet exposures (continued)

乙、衍生工具(續)

(b) Derivatives (continued)

| | | 本集團 The Group | | 本銀行 The Bank | |
|----------|-----------------------------|------------------|------------------|------------------|------------------|
| | | 2001 HK\$'000 | 2000 HK\$'000 | 2001 HK\$'000 | 2000 HK\$'000 |
| 信貸風險比重金額 | Credit risk weighted amount | | | | |
| 外匯合約 | Exchange rate contracts | 10,829 | 31,371 | 10,881 | 31,371 |
| 利率合約 | Interest rate contracts | 13,010 | 5,551 | 13,010 | 5,551 |
| 股權合約 | Equity contracts | 6,565 | 3,366 | 6,986 | 3,366 |
| | | <u>30,404</u> | <u>40,288</u> | <u>30,877</u> | <u>40,288</u> |

| | | 本集團及本銀行 The Group and the Bank | |
|------|-------------------------|-----------------------------------|------------------|
| | | 2001 HK\$'000 | 2000 HK\$'000 |
| 重置成本 | Replacement cost | | |
| 外匯合約 | Exchange rate contracts | 10,819 | 97,027 |
| 利率合約 | Interest rate contracts | 31,602 | 10,365 |
| 股權合約 | Equity contracts | 2,049 | 675 |
| | | <u>44,470</u> | <u>108,067</u> |

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 and 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.

(三十一)資本及租約承擔

31 Capital and lease commitments

甲、資本承擔

(a) Capital commitments

| | 本集團 The Group | | 本銀行 The Bank | |
|-----------|------------------|------------------|------------------|------------------|
| | 2001 HK\$'000 | 2000 HK\$'000 | 2001 HK\$'000 | 2000 HK\$'000 |
| 已簽合約但未作準備 | 54,872 | 4,115 | 54,872 | 4,074 |

乙、營業租約承擔

(b) Lease commitments

本集團及本銀行為承租人
於十二月三十一日，本集團
及本銀行持有之不可撤銷之
經營租賃，其累計未來最低
租賃款項總額如下：

The Group and the Bank as lessee

At 31 December, the Group and the Bank had future aggregate minimum lease payments under non-cancellable operating leases as follows:

| | 本集團及本銀行 The Group and the Bank | |
|-----------|-----------------------------------|------------------|
| | 2001 HK\$'000 | 2000 HK\$'000 |
| 土地及樓宇 | | |
| – 第一年內 | 10,829 | 10,929 |
| – 第二至第五年內 | 3,607 | 12,528 |
| – 第五年以後 | 162 | 647 |
| | <u>14,598</u> | <u>24,104</u> |
| 其他設備 | | |
| – 第一年內 | 43 | 43 |
| – 第二至第五年內 | – | 43 |
| | <u>14,641</u> | <u>24,190</u> |

本集團及本銀行為出租人
於十二月三十一日，本集團
及本銀行與租客釐定之未來
最低租賃應收總額如下：

The Group and the Bank as lessor

At 31 December, the Group and the Bank had contracted with tenants for the following future minimum lease receivables:

| | 本集團及本銀行 The Group and the Bank | |
|-----------|-----------------------------------|------------------|
| | 2001 HK\$'000 | 2000 HK\$'000 |
| 土地及樓宇 | | |
| – 第一年內 | 78,200 | 77,370 |
| – 第二至第五年內 | 105,454 | 132,048 |
| | <u>183,654</u> | <u>209,418</u> |

(三十二) 綜合現金流量表註釋

32 Notes to 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

| | 2001 HK\$'000 | 2000 HK\$'000 |
|---------------------|------------------|------------------|
| 營業溢利 | 979,514 | 1,209,961 |
| 呆壞賬支銷 | 113,510 | 89,291 |
| 折舊 | 51,667 | 36,710 |
| 攤銷持至到期證券之折價 | (1,857) | (1,659) |
| 非持作買賣用途證券及持至到期證券之收入 | (339,417) | (300,038) |
| 短期存放同業之變動 | (200,267) | 2,544,925 |
| 國庫券(三個月以後到期)之變動 | 556,743 | (1,234,758) |
| 定期存放同業(三個月以後到期)之變動 | 936,024 | (2,239,333) |
| 商業票據之變動 | 16,934 | 15,508 |
| 持有存款證(三個月以後到期)之變動 | (142,651) | (668,078) |
| 持作買賣用途證券之變動 | (221,796) | (84,761) |
| 貸款及其他賬項之變動 | (512,685) | (1,369,413) |
| 同業存款(三個月以後到期)之變動 | 16,186 | (249,044) |
| 客戶往來、定期、儲蓄及其他存款之變動 | (113,216) | 4,238,122 |
| 已發行存款證之變動 | (249,000) | (1,113,748) |
| 其他負債之變動 | (474,821) | 1,444,372 |
| 營業活動之現金流入淨額 | <u>414,868</u> | <u>2,318,057</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

| | 2001 HK\$'000 | 2000 HK\$'000 |
|-------------------|-------------------|-------------------|
| 庫存現金及存放同業 | 558,732 | 883,812 |
| 短期存放同業 | 12,303,501 | 14,268,284 |
| 定期存放同業(原到期日在三個月內) | 2,825,149 | 3,755,593 |
| 國庫券(原到期日在三個月內) | 1,930,355 | 1,928,710 |
| 持有存款證(原到期日在三個月內) | 155,716 | - |
| 沽空之外匯基金票據及債券 | (2,180,957) | (3,091,936) |
| 同業存款(原到期日在三個月內) | (1,239,606) | (963,202) |
| | <u>14,352,890</u> | <u>16,781,261</u> |

(三十三) 已作抵押品之資產

- 甲、一筆為數值美元七百二十萬元(等同港幣五千六百一十六萬元；二〇〇〇年為美元七百二十萬元，等同港幣五千六百一十六萬元)之存款證已抵押予美國貨幣審計部，作為本銀行洛杉磯分行之法定存款。
- 乙、於二〇〇一年十二月三十一日，包括在「庫存現金及短期資金」(註釋十二)、「持作買賣用途之證券」(註釋十五)及「非持作買賣用途之證券」(註釋十九)內，計有外匯基金票據及債券合共港幣四十一億九千五百四十六萬九千元(二〇〇〇年為港幣四十八億零三百四十六萬三千元)，此乃是因應本銀行根據銷售及回購協議對沽空外匯基金票據及債券(註釋二十四)而抵押，此等協議乃按市場之正常商業條款進行。

(三十四) 高級人員貸款

按照香港公司條例第161B(4B)條之規定，本銀行貸款予高級人員之詳情公佈如下：

本金及利息之結欠總額

33 Assets pledged as security

- (a) A certificate of deposit of US\$7,200,000 (equivalent to HK\$56,160,000; 2000: US\$7,200,000, equivalent to HK\$56,160,000) has been pledged to the Office of the Comptroller of Currency of the United States of America as a statutory deposit for the Bank's branch in Los Angeles.
- (b) Included in "Cash and short-term funds" (note 12), "Trading securities" (note 15) and "Non-trading securities" (note 19) as at 31 December 2001 are Hong Kong Exchange Fund Bills and Notes totalling HK\$4,195,469,000 (2000: HK\$4,803,463,000) which have been pledged to secure the Bank's short positions in Exchange Fund Bills and Notes under sale and repurchase agreements entered into by the Bank in the normal course of its business (note 24).

34 Loans to officers

Loans made by the Bank to officers and disclosed pursuant to section 161B(4B) of the Hong Kong Companies Ordinance are as follows:

| | 於十二月三十一日 之結欠額 | | 全年最高結欠額 | |
|---|------------------|------------------|------------------|------------------|
| | 2001 HK\$'000 | 2000 HK\$'000 | 2001 HK\$'000 | 2000 HK\$'000 |
| Aggregate amount outstanding in respect of principal and interest | <u>11,809</u> | <u>14,351</u> | <u>16,411</u> | <u>17,755</u> |

(三十五)有關連人士之交易

是年度內，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是年度之有關利息收入和支出詳列如下：

| | | 2001 | 2000 |
|-----------------|--|------------------|------------------|
| | | HK\$'000 | HK\$'000 |
| 於十二月三十一日之結餘總額 | Aggregate amounts outstanding at the year end | | |
| – 貸款 | – Loans | <u>670,999</u> | <u>486,530</u> |
| – 存款 | – Deposits | <u>2,169,170</u> | <u>1,756,916</u> |
| 是年度有關連人士貸款之利息收入 | Interest income for the year on loans to related parties | <u>34,330</u> | <u>27,439</u> |
| 是年度有關連人士存款之利息支出 | Interest expense for the year on deposits from related parties | <u>78,713</u> | <u>87,433</u> |

(三十六)通過賬目

本賬目經已於二〇〇二年二月二十七日由董事會通過。

35 Related party transactions

During the year, 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 31 December, and the interest income and interest expense for the year on those loans granted and deposits received are as follows:

36 Approval of accounts

The accounts were approved by the board of directors on 27 February 2002.