

## 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

		2001	2000
資本充足比率	Capital adequacy ratio	17.7%	31.7%
經調整資本充足比率	Adjusted capital adequacy ratio	17.7%	31.6%
流動資金比率	Liquidity ratio	58.8%	61.6%

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，並計及於結算日市場風險後，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 market risk as at the balance sheet date.

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.

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## 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	
		2001	2000
		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	1,351,537
股份溢價	Share premium	50,988	50,988
儲備	Reserves	1,019,849	2,504,352
損益賬	Profit and loss account	(297,224)	253,704
少數股東權益 (計入核心資本內)	Minority interests (in core equity capital)	811	636
		<u>2,125,961</u>	<u>4,161,217</u>
附加資本：	Supplementary capital:		
一般呆賬準備	General provisions for doubtful debts	136,485	178,374
有期後償債項	Term subordinated debt	-	231,716
附加資本總值	Gross value of supplementary capital	<u>136,485</u>	<u>410,090</u>
可計算之附加資本合格值	Eligible value of supplementary capital	<u>136,485</u>	<u>410,090</u>
資本基礎總額	Total capital base	<u>2,262,446</u>	<u>4,571,307</u>
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-subsidiary companies	(35,749)	(35,749)
		<u>(42,899)</u>	<u>(42,899)</u>
扣減後之資本基礎總額	Total capital base after deductions	<u>2,219,547</u>	<u>4,528,408</u>

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## 3. 外匯風險分佈

美元倉盤淨額佔所有外幣倉盤淨額中多於10%，並以港元等值匯報如下：

## 3. CURRENCY CONCENTRATIONS

The US dollar net position constitutes more than 10% of the total net position in all foreign currencies and is reported in Hong Kong dollar equivalent as follows:

		集團 Group	
		2001	2000
		HK\$'000	HK\$'000
現貨資產	Spot assets	3,916,795	5,463,637
現貨負債	Spot liabilities	(4,208,808)	(5,733,766)
遠期買入	Forward purchases	929,697	844,253
遠期賣出	Forward sales	(240,443)	(116,907)
美元長盤淨額	Net US dollars long position	<u>397,241</u>	<u>457,217</u>
美元結構性倉盤淨額	Net US dollars structural position	<u>-</u>	<u>(231,716)</u>

本集團於二零零零年十二月三十一日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29)。

The net structural position of the Group as at 31 December 2000 represented the subordinated floating rate notes issued by HKCB (Note 29).

## 4. 分部資料

## (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。其中本集團90%之營運收入、除稅前溢利、總資產、總負債、或然負債及承擔由該等地區產生或於該等地區入賬。

## 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 with over 90% of the Group's operating income, profit before taxation, total assets, total liabilities, contingent liabilities and commitments arise therefrom or booked therein.

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## 4. 分部資料 (續)

## 4. SEGMENTAL INFORMATION (continued)

## (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：

## (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	
		2001	2000
		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	28,498	171,312
物業投資	Property investment	2,389,254	2,167,825
金融企業	Financial concerns	530,788	502,168
股票經紀	Stockbrokers	19,400	18,673
批發及零售業	Wholesale and retail trade	540,547	677,375
製造業	Manufacturing	607,559	624,300
運輸及運輸設備	Transport and transport equipment	1,077,894	1,059,737
其他	Others	948,289	1,071,153
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	36,735	37,737
購買其他住宅物業之貸款	Loans for the purchase of other residential properties	4,062,253	4,286,813
信用卡貸款	Credit card advances	176,325	191,685
其他	Others	970,424	1,155,398
		11,387,966	11,964,176
貿易融資	Trade finance	809,002	994,927
在香港以外使用之貸款	Loans for use outside Hong Kong	150,336	289,529
		<b>12,347,304</b>	<b>13,248,632</b>

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.

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## 4. 分項資料 (續)

## 4. SEGMENTAL INFORMATION (continued)

## (c) 跨國債權

## (c) Cross-border claims

		集團 Group			
		銀行及其他 金融機構 Banks and other financial institutions HK\$'000	公營機構 Public sector entities HK\$'000	其他 Others HK\$'000	總額 Total HK\$'000
二零零一年十二月三十一日		As at 31 December 2001			
亞太地區 (不包括香港)	Asia Pacific excluding Hong Kong	1,165,412	-	195,741	1,361,153
北美及南美	North and South America	840,152	31,087	105,866	977,105
中東及非洲	Middle East and Africa	1,093	-	-	1,093
歐洲	Europe	3,408,586	-	21,494	3,430,080
		<b>5,415,243</b>	<b>31,087</b>	<b>323,101</b>	<b>5,769,431</b>
包括於上述之歐洲 跨國債權為：	Included in the above cross-border claims to Europe are:				
- 法國	- France	648,357	-	-	648,357
- 德國	- Germany	953,267	-	7,165	960,432
- 荷蘭	- Netherlands	574,924	-	7,165	582,089
		<b>2,176,548</b>	<b>-</b>	<b>14,330</b>	<b>2,190,878</b>
二零零零年十二月三十一日		As at 31 December 2000			
亞太地區 (不包括香港)	Asia Pacific excluding Hong Kong	1,762,886	-	260,847	2,023,733
北美及南美	North and South America	1,652,496	31,149	104,660	1,788,305
中東及非洲	Middle East and Africa	581	-	-	581
歐洲	Europe	5,179,772	-	-	5,179,772
		<b>8,595,735</b>	<b>31,149</b>	<b>365,507</b>	<b>8,992,391</b>
包括於以上之 北美及南美 跨國債權為：	Included in the above cross-border claims to North and South America is:				
- 美國	- United States	1,069,596	-	26,672	1,096,268
包括於以上之歐洲 跨國債權為：	Included in the above cross-border claims to Europe is:				
- 德國	- Germany	1,378,702	-	-	1,378,702

上述按地區劃分之跨國債權乃按照計及轉移風險後交易對方之地區分析。一般而言，轉移風險於貸款由與交易對方所在國家不同之一方擔保時應用。

The above analysis of cross-border claims by geographical area is based on the location of the counterparty after taking into account the transfer of risk. In general, transfer of risk applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

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## 5. 已過期及經重組貸款

## 5. OVERDUE AND RESCHEDULED LOANS

## (a) 已過期貸款總額

## (a) Gross amount of overdue loans

		集團 Group			
		2001		2000	
		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:				
超過三個月 但不足六個月	Over 3 months but less than 6 months	210,421	1.7	227,017	1.7
超過六個月但 不足一年	Over 6 months but less than 1 year	294,150	2.4	215,552	1.6
超過一年	Over 1 year	675,625	5.5	825,905	6.3
總額	Total	<u>1,180,196</u>	9.6	<u>1,268,474</u>	9.6
有抵押之已過期貸款	Secured overdue advances	764,437		828,910	
無抵押之已過期貸款	Unsecured overdue advances	<u>415,759</u>		<u>439,564</u>	
		<u>1,180,196</u>		<u>1,268,474</u>	
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	<u>952,162</u>		<u>936,632</u>	
特殊準備	Specific provisions made	<u>276,545</u>		<u>235,848</u>	

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## 5. 已過期及經重組貸款 (續)

## 5. OVERDUE AND RESCHEDULED LOANS (continued)

(b) 經重組貸款扣除已計入已過期貸款之數額

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

		集團 Group			
		2001		2000	
		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	Advances to customers	<u>17,586</u>	0.1	<u>65,405</u>	0.5
有抵押之經重組貸款	Secured rescheduled advances	6,600		29,411	
無抵押之經重組貸款	Unsecured rescheduled advances	<u>10,986</u>		<u>35,994</u>	
		<u>17,586</u>		<u>65,405</u>	
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	<u>6,600</u>		<u>29,585</u>	
特殊準備	Specific provisions made	<u>2,684</u>		<u>10,840</u>	

(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 2001	Advances to customers 2000
		HK\$'000	HK\$'000
已過期三個月以上 之貸款	Advances which are overdue for more than 3 months	1,180,196	1,268,474
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	102,405	112,163
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	17,586	65,405
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	(285,995)	(241,933)
不良貸款	Non-performing loans	<u>1,014,192</u>	<u>1,204,109</u>

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## 5. 已過期及經重組貸款 (續)

## 5. OVERDUE AND RESCHEDULED LOANS (continued)

## (d) 其他已過期資產

## (d) Other overdue assets

		集團 Group	
		2001	2000
		HK\$'000	HK\$'000
貿易票據總額之 過期分析如下：	The gross amount of trade bills which have been overdue for:		
– 超過一年	– over 1 year	4,734	6,327
其他投資證券	Other investments in securities – debt		
– 債務證券之過期分析如下：	securities which have been overdue for:		
– 超過六個月但少於一年	– over 6 months but less than 1 year	–	15,019
– 超過一年	– over 1 year	3,874	7,749
		3,874	22,768
持至到期日證券	Held-to-maturity securities – debt		
– 債務證券之過期分析如下：	securities which have been overdue for:		
– 超過六個月但少於一年	– over 6 months but less than 1 year	–	30,968
– 超過一年	– over 1 year	30,973	–
		30,973	30,968

## 6. 風險管理

## 6. MANAGEMENT OF RISKS

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,以確保本集團活動隨時產生之所有重大風險均得以適當監管及控制。資產及負債管理委員會定期開會,監察本集團業務是否符合董事會所制定之各項風險限額。本集團之稽核及法規監核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。

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 to ensure the proper monitoring and control of all major risks arising from the Group’s activities at all times. The Asset and Liability Committee meets regularly to oversee the compliance of the HKCB’s activities with all the risk limits approved by the Directors of Group. 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.



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## 6. 風險管理 (續)

## (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信貸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，該等細則乃按照香港銀行業條例及香港金融管理局發出之有關指引要求及規則而訂定。

信貸風險管理之運作獨立於業務部份，監管信貸政策之實行及確保信貸評估及批核之質素。信貸批核根據本集團之信貸政策處理，計及借貸之類別及性質、借款人之信用及還款能力、抵押及為本集團資產總額方面造成之風險分佈。

日常信貸管理由貸款委員會負責。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。

本集團已制定指引以確保所有新產品於批核前獲恰當之設計及審閱。本集團內所有相關部門須參與並確保任何新產品於推出之前已有適當之程序、系統及監控。

## 6. MANAGEMENT OF RISKS (continued)

## (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 credit policies of HKCB and its subsidiaries set 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 Hong Kong Banking Ordinance and the relevant guidelines issued by the Hong Kong Monetary Authority.

The credit risk management function is independent of business units. It oversees the implementation of credit policies and ensures the quality of credit evaluation and approval. Credit approval is conducted in accordance with the Group's credit policies, taking into account the type and tenor of loans, creditworthiness and repayment ability of prospective borrowers, collateral available and the resultant risk concentration in the context of the Group's total assets.

Day-to-day credit management is performed by the Credit Committee. 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.

The Group has established guidelines to ensure that all new products are properly designed and reviewed prior to their approval. All relevant departments within the Group are required to involve and ensure that appropriate processes, systems and controls are in place before any new product is launched.

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## 6. 風險管理 (續)

## (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。

## (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。

## (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。

## 6. MANAGEMENT OF RISKS (continued)

## (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.

## (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 activity.

## (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.

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## 6. 風險管理 (續)

## (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。

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。至於投資賬戶，本集團設有評估程序揀選基金經理，而司庫部則定期審閱投資戶口之運作及表現。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。

二零零一年，與市場風險有關之活動之每日平均收入約為27,000港元（二零零零年：40,000港元）。該等收入之標準差為233,000港元（二零零零年：151,000港元）。

## 6. MANAGEMENT OF RISKS (continued)

## (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.

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. With respect to the investment accounts, the Group has established evaluation procedures for the selection of fund managers and the Treasury performs regular reviews of the operation and performance of these investment accounts. 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\$27,000 in 2001 (2000: HK\$40,000). The standard deviation of such revenue was HK\$233,000 (2000: HK\$151,000).

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6. 風險管理 (續)

6. MANAGEMENT OF RISKS (continued)

(f) 市場風險 (續)

(f) Market risk (continued)

市場風險收入每日分佈情況  
Daily Distribution of Market Risk Revenues

