

中銀香港(控股)有限公司(「本公司」)董事會宣佈本公司及其附屬公司(「本集團」)截至二零零二年六月三十日止六個月未經審核的中期業績如下：

The Directors of BOC Hong Kong (Holdings) Limited (the "Company") are pleased to announce the unaudited consolidated interim results of the Company and its subsidiaries (the "Group") for the six months ended 30 June 2002 as follows:

## 綜合財務摘要 Consolidated Financial Highlights

		未經審核		
		截至		截至
		二零零二年	二零零一年	二零零一年
		六月三十日	六月三十日	十二月三十一日
		止六個月	止六個月	止十二個月
		Unaudited		
		Six months ended		Year ended
		30 June	30 June	31 December
		2002	2001	2001
		港幣百萬元	港幣百萬元	港幣百萬元
		HK\$m	HK\$m	HK\$m
<b>於期內</b>	<b>For the period ended</b>			
提取準備前的經營溢利	Operating profit before provisions	6,002	7,122	13,162
提取準備後的經營溢利	Operating profit after provisions	4,236	5,274	5,750
除稅前溢利	Profit before taxation	4,211	5,079	3,733
除稅後溢利	Profit after taxation	3,481	4,271	2,901
股東應佔溢利	Profit attributable to shareholders	3,418	4,195	2,768
		<b>港幣元</b>	<b>港幣元</b>	<b>港幣元</b>
		<b>HK\$</b>	<b>HK\$</b>	<b>HK\$</b>
<b>每股計</b>	<b>Per share</b>			
經調整後每股盈利 <sup>1</sup>	Earnings per share, as adjusted <sup>1</sup>	0.323	0.397	0.262
		未經審核		
		截至		截至
		二零零二年		二零零一年
		六月三十日		十二月三十一日
		Unaudited		
		30 June		31 December
		2002		2001
		港幣百萬元		港幣百萬元
		HK\$m		HK\$m
<b>於期末</b>	<b>At period end</b>			
股東資金	Shareholders' funds	53,654		52,170
已發行及繳足股本	Issued and fully paid share capital	52,864		52,864
資產總額	Total assets	737,778		766,140

**綜合財務摘要 (續)**
**Consolidated Financial Highlights (continued)**

		未經審核		
		截至		截至
		二零零二年 六月三十日 止六個月	二零零一年 六月三十日 止六個月	二零零一年 十二月三十一日 止十二個月
		Unaudited		
		Six months ended 30 June 2002	30 June 2001	Year ended 31 December 2001
財務比率	Financial Ratios	%	%	%
平均總資產回報率(年率) <sup>2</sup>	Return on average total assets (annualised) <sup>2</sup>	0.93	1.06	0.36
平均股東資金回報率(年率) <sup>3</sup>	Return on average shareholders' funds (annualised) <sup>3</sup>	12.92	—	7.31
成本對收入比率	Cost to income ratio	32.57	28.71	30.76
不履約貸款比率 <sup>4</sup>	Non-performing loan ratio <sup>4</sup>	8.97	—	10.99
貸存比率 <sup>5</sup>	Loans to deposits ratio <sup>5</sup>	51.95	53.73	53.27
平均流動資金比率 <sup>6</sup>	Average liquidity ratio <sup>6</sup>	41.26	—	39.88
資本充足比率 <sup>7</sup>	Capital adequacy ratio <sup>7</sup>	14.68	—	14.38

<sup>1</sup> 經調整後每股盈利乃經調整附註7及附註15所述之股份合併的影響。

<sup>2</sup> 截至二零零二年及二零零一年六月三十日止六個月內(「期間」)之平均總資產回報率是按照除稅後溢利除以期內起首及結尾的總資產餘額之平均數計算。二零零一年之平均總資產回報率是按照除稅後溢利除以年內每日的總資產餘額之平均數計算。

<sup>3</sup> 平均股東資金回報率乃根據股東應佔溢利除以平均股東資金計算。平均股東資金以期內起首及結尾的股東資金餘額之平均數計算。(二零零一年平均股東資金已考慮期內所出現之資本化事項。)

<sup>1</sup> Earnings per share, as adjusted is calculated after adjusting for the effect of the share consolidation as further described in Note 7 and Note 15 respectively.

<sup>2</sup> Return on average total assets for the six months ended 30 June 2002 and 2001 (the "periods") are calculated by dividing the profit after taxation with the average of the opening and closing balance of total assets for the periods. Return on average total assets for the year 2001 is calculated by dividing the profit after taxation with the daily average balance of total assets for the year.

<sup>3</sup> Return on average shareholders' funds is calculated by dividing the profit attributable to shareholders with the average shareholders' funds. Average shareholders' funds are calculated as the average of the opening and closing balance of shareholders' funds for the periods. Average shareholders' funds for the year 2001 are calculated taking into account of certain capitalisation events.

綜合財務摘要 (續)

Consolidated Financial Highlights (continued)

- 4 於二零零二年六月二十六日，中國銀行(香港)有限公司(「中銀香港」)，向中國銀行開曼群島分行出售帳面總值約11,401,000,000港元(扣除特別準備約2,679,000,000港元)之貸款(附註21(a))。此等出售貸款於二零零一年十二月三十一日資產負債表內之餘額約為7,269,000,000港元，而已提取之特別準備則約為2,538,000,000港元。若出售已於二零零一年年底進行，則其時之不履約貸款將為9.06%。
- 5 貨存比率為期間結餘日數字。
- 6 截至二零零二年六月三十日止期間之平均流動資金比率為中銀香港在有關期內每月之平均流動資金比率之簡單平均數。二零零一年平均流動資金比率是中銀香港在二零零一年十月一日(重組合併日)至二零零一年十二月三十一日止三個月內每月之平均流動資金比率之簡單平均數。重組合併前，各併行之流動資金比率是獨自管理。
- 7 未經調整資本充足比率為包括中銀香港及香港金融管理局按監管規定要求指定之附屬公司，並按照《銀行業條例》附表三綜合計算之比率。鑑於集團重組於二零零一年十月一日發生，中銀香港之資本充足比率自該日起才開始呈列。
- 4 On 26 June 2002, Bank of China (Hong Kong) Limited ("BOCHK") disposed of loans with a gross book value of HK\$11,401 million net of specific provisions of HK\$2,679 million to Bank of China Grand Cayman Branch (Note 21(a)). As at 31 December 2001, the outstanding balance of non-performing loans which were disposed of in 2002 amounted to HK\$7,269 million and specific provisions made in respect of such non-performing loans amounted to HK\$2,538 million. Had the disposal taken place as at 31 December 2001, the non-performing loans as a percentage of total advances to customers would have been 9.06%.
- 5 Loans to deposits ratio is for the periods end.
- 6 The average liquidity ratio for the period ended 30 June 2002 is calculated as the simple average of each calendar month's average liquidity ratio of BOCHK. The average liquidity ratio for 2001 is calculated as simple average of each calendar month's average liquidity ratio of BOCHK for the 3 months from 1 October 2001 (the date of the Restructuring and Merger) to 31 December 2001. Prior to the Restructuring and Merger, the liquidity ratio of each of the individual banks before the reorganisation was managed on an individual basis.
- 7 The unadjusted capital adequacy ratio is computed on the consolidated basis which comprises the positions of BOCHK and certain subsidiaries specified by the Hong Kong Monetary Authority for its regulatory purposes and in accordance with the Third Schedule of the Banking Ordinance. The Restructuring and Merger occurred on 1 October 2001 and hence the Capital Adequacy Ratio for BOCHK was only presented as from that date.