

# 財務報告附註

## Notes to the Financial Statements

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### 1 業務及公司附屬集團

#### Activities and Corporate Affiliation

本銀行透過其分行及附屬公司，提供一系列銀行、財務及有關之服務。

The Bank, through its branches and subsidiaries, provides a range of banking, financial and related services.

本銀行之最終控股公司為阿拉伯銀行集團(B.S.C.)。該集團在巴林註冊，為一家經營離岸業務之銀行。

The ultimate holding company of the Bank is Arab Banking Corporation (B.S.C.) which is incorporated in the State of Bahrain and operates as an offshore bank.

### 2 主要會計政策

#### Significant Accounting Policies

##### (a) 遵守聲明

此等財務報告乃根據香港會計師公會(「香港會計師公會」)頒佈之一切適用的《會計實務準則》及詮釋、香港普遍採納之會計準則及香港《公司條例》之規定而編製。

##### (a) Statement of compliance

These financial statements have been prepared in accordance with all applicable Statements of Standard Accounting Practice and Interpretations issued by the Hong Kong Society of Accountants (“HKSA”), accounting principles generally accepted in Hong Kong and the requirements of the Hong Kong Companies Ordinance.

此等財務報告遵守香港聯合交易所有限公司「證券上市規則」之適用披露規定及香港金融管理局頒佈之監管政策手冊內「本地註冊認可機構披露財務資料」指引之建議而編製。本集團所採納之主要會計政策概要載於下文。

These financial statements also comply with the applicable disclosure provisions of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited and the recommendations in the Supervisory Policy Manual “Financial Disclosures by Locally Incorporated Authorised Institutions” issued by the Hong Kong Monetary Authority. A summary of the significant accounting policies adopted by the Group is set out below.

##### (b) 財務報告之編製基準

編製財務報告所採用之計算基準為歷史成本法(經由一九八九之樓宇重估加以修訂)及如下文之會計政策所闡釋，若干證券投資之市場價值。

##### (b) Basis of preparation of the financial statements

The measurement basis used in the preparation of the financial statements is historical cost modified by the revaluation of premises in 1989, and the marking to market of certain investments in securities as explained in the accounting policies set out below.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (c) 附屬公司投資

按照香港《公司條例》，附屬公司為本集團直接或間接持有其逾半數已發行股本或控制其逾半數投票權或控制其董事會成員組合之公司，倘本銀行有權直接或間接管治其財政及營運政策而從其業務中獲取利益，則被列為受控附屬公司。

受控附屬公司之財務報告乃於綜合財務報告中綜合處理，除非收購及獨家持有附屬公司之目的為於不久將來作出售或於嚴緊之長限制下經營而嚴重影響其向本集團轉撥資金之能力，在此情況下，投資將以公平價值於綜合資產負債表中列帳，而其變動則按公平價值於綜合收益表中確認。

集團間之結餘及交易，及任何集團間之交易而產生之未變現溢利均於編製綜合財務報告時悉數抵銷。集團間交易產生之未變現虧損以未變現溢利一致之方法予以抵銷，惟僅抵銷無減值證明之虧損。

於本行之資產負債表中，附屬公司之投資乃以成本減任何減值虧損(見附註2(i))列帳，除非收購及獨家持有之目的為於不久將來作出售或於嚴緊之長限制下經營而嚴重影響其向本集團轉撥資金之能力，在此情況下，其將以公平價值列帳，而其變動則產生時按公平價值於投資重估儲備中確認。

### (c) Investment in subsidiaries

A subsidiary, in accordance with the Hong Kong Companies Ordinance, is a company in which the Group, directly or indirectly, holds more than half of the issued share capital, or controls more than half of the voting power, or controls the composition of the board of directors. Subsidiaries are considered to be controlled if the Bank has the power, directly or indirectly, to govern their financial and operating policies so as to obtain benefits from their activities.

The financial statements of a controlled subsidiary are consolidated into the consolidated financial statements, unless the subsidiary is acquired and held exclusively with a view to subsequent disposal in the near future or operates under severe long-term restrictions which significantly impair its ability to transfer funds to the Group, in which case, the investment is stated in the consolidated balance sheet at fair value with changes in fair value recognised in the consolidated income statement.

Intra-group balances and transactions, and any unrealised profits arising from intra-group transactions, are eliminated in full in preparing the consolidated financial statements. Unrealised losses resulting from intra-group transactions are eliminated in the same way as unrealised gains, but only to the extent that there is no evidence of impairment.

In the Bank's balance sheet, an investment in a subsidiary is stated at cost less any impairment losses (note 2(i)), unless it is acquired and held exclusively with a view to subsequent disposal in the near future or operates under severe long-term restrictions which significantly impair its ability to transfer funds to the Bank, in which case, it is stated at fair value with changes in fair value recognised in the investment revaluation reserve as they arise.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (d) 聯營公司

聯營公司為本集團或本銀行對其管理有重大影響力(惟並非控制或聯合控制)之公司，包括參與其財政及營運政策之決定。

由於董事認為聯營公司之投資對本集團之影響並不重大，故並無以權益法計入綜合財務報告，而按成本扣除減值虧損(見附註2(i))於本集團及本銀行之資產負債表中列帳。聯營公司之業績乃按已收及應收之股息(見附註2(j))於本集團及本銀行之收益表中列帳。

### (e) 貸款及呆帳

i. 客戶貸款及貿易帳款乃按貸款金額減已收款項、任何懸帳利息及信貸虧損儲備列帳。就住宅按揭貸款所授予之現金回贈按提早還款項罰金期於收益表中資本化及攤銷。

ii. 特別及一般撥備

呆壞帳撥備乃即時並按審慎及一致之基準作出。特別撥備乃由董事於計及所持有之抵押品價值其認為可抵銷個別帳目之預期虧損之適當水平而釐定。一般撥備乃用作彌補特別撥備之不足及就貸款於結算日出現將於未來辨認之減值提撥準備。特別撥備及一般撥備均計入收益表，並於資產負債表中自貿易票據、其他資產及客戶貸款中扣除。倘未能確認可收回之款項，則未償還債務將予以註銷。

### (d) Associated companies

An associated company is a company in which the Group or the Bank has significant influence, but not control or joint control, over its management, including participation in the financial and operating policy decisions.

The investment in the associated company is not equity accounted for in the consolidated financial statements as it is considered by the directors to be immaterial to the Group. It is stated at cost less impairment losses (note 2(i)) in the Group's and the Bank's balance sheets. The results of the associated company are included in the Group's and the Bank's income statement to the extent of dividends received and receivable (note 2(j)).

### (e) Advances and doubtful debts

i. Advances to customers and trade bills are carried at amounts advanced less payments collected, any suspended interest and reserves for credit losses. Cash rebates granted in relation to residential mortgage loans are capitalised and amortised to the income statement over the early prepayment penalty period.

ii. Specific and general provisions

Provisions for bad and doubtful debts are made promptly and on a prudent and consistent basis. Specific provisions are determined by the directors at a level deemed appropriate to absorb expected losses from individual accounts after taking into account the value of collateral held. General provisions augment specific provisions and provide cover for loans which are impaired at the balance sheet date but which will not be identified as such until some time in the future. Both specific and general provisions are charged to the income statement and are deducted from trade bills, other assets and advances to customers in the balance sheet. When there is no longer any realistic prospect of recovery, the outstanding debt is written off.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (e) 呆壞帳撥備 (續)

#### iii. 利息懸帳之貸款

呆帳之懸帳利息於資產負債表之「客戶貸款」中扣除，並於「應計利息及其他帳目」應計應收利息。應收帳項撥作償還未償債務，其後任何盈餘撥作彌償任何特別撥備，倘尚有盈餘，則撥作彌償懸帳利息。

#### iv. 貸款協議項下之收回資產或所得資產 (「所得資產」)

倘貸款並無悉數撇銷，而本銀行尋求向借款人收回貸款以及來自收回資產或所得資產產生之金額，則收回資產及所得資產繼續以貸款方式列帳。貸款以預期可收回款項列賬，而特別撥備會經調整。收回資產或所得資產之價值其後之任何變動按特別撥備變動列帳。源自收回資產及所得資產之任何收益於貸款結餘中確認為一項扣減。

倘所得資產預期可有秩序變現，而本銀行再無向借款人尋求償還款項，所得資產重新分類列入其他帳目。所得資產按於所得日期出售貸款之帳面值減其後之任何減值虧損 (見附註2(ii)) 列帳。源自所得資產之收益於收益表中確認。

### (e) Advances and doubtful debts (continued)

#### iii. Advances on which interest is being suspended

Interest suspended on doubtful debts is netted in the balance sheet against “Advances to customers” and accrued interest receivable in “Accrued interest and other accounts”. Amounts received are applied to the repayment of outstanding indebtedness, with any surplus used to recover any specific provisions and then suspended interest.

#### iv. Repossessed assets or assets acquired under lending agreements (“acquired assets”)

Repossessed assets and acquired assets continue to be reported as advances if the advance has not been fully written off and the bank is seeking recovery from both the borrower and amounts to be generated from the repossessed assets or the acquired assets. The advance is recorded at the expected recoverable amount and the specific provision is adjusted. Any subsequent change in the values of the repossessed assets or acquired assets are recorded as a movement in specific provision. Any income derived from repossessed assets and acquired assets is recognised as a reduction in the advance balance.

Acquired assets where it is intended to achieve an orderly realisation and the Bank is no longer seeking repayment from the borrower are reclassified to other accounts. The assets acquired are recorded at the carrying value of the advance disposed of at the date of the acquisition less any subsequent impairment losses (note 2(i)). Income derived from acquired assets is recognised in the income statement.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (f) 融資租賃

凡將資產擁有權之風險及收益絕大部份轉讓予承租人之租賃均列作融資租賃。

倘資產乃按融資租賃出租，租賃投資淨額將於資產負債表中列作客戶貸款。租賃款項之財務收入於租賃期內記入收益表，以便每一個會計期間之未償付租賃投資淨額計出之每期回報率大致相若。

### (g) 證券投資

本集團及本銀行之證券投資(在附屬公司及聯營公司之投資除外)政策如下：

- i. 本集團及／或本銀行有能力及打算持有至到期之有期債務證券乃列為持至到期證券。持至到期證券在資產負債表內按攤銷成本扣除任何永久減值準備後入帳。該等撥備已於收益表中確認。

持至到期證券之變現溢利或虧損均於產生時計入收益表中。

- ii. 持作買賣用途的證券乃按公平價值列入資產負債表。公平價值之變動於出現時在收益表內確認。當購入證券之主要目的在於從短期價格波動或證券商之保證金中賺取利潤，即可列為持作買賣用途的證券。

### (f) Finance leases

Leases under which substantially all the risks and benefits of ownership are transferred to lessees are classified as finance leases.

Where assets are leased out under finance leases, an amount representing the net investment in the lease is included in the balance sheet as advances to customers. Finance income implicit in the lease payments is credited to the income statement over the period of the leases so as to produce an approximately constant periodic rate of return on the outstanding net investment in the leases for each accounting period.

### (g) Investments in securities

The Group's and the Bank's policies for investments in securities other than investments in subsidiaries and associated companies are as follows:

- i. Dated debt securities that the Group and/or the Bank have the ability and intention to hold to maturity are classified as held-to-maturity securities. Held-to-maturity securities are stated in the balance sheet at amortised cost less any provisions for diminution in value which is considered other than temporary. Provisions are recognised in the income statement.

Profits or losses on realisation of held-to-maturity securities are accounted for in the income statement as they arise.

- ii. Trading securities are stated in the balance sheet at fair value. Changes in fair value are recognised in the income statement as they arise. Securities are presented as trading securities when they were acquired principally for the purpose of generating a profit from short term fluctuations in price or dealer's margin.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (g) 證券投資 (續)

- iii. 非持作買賣用途的證券乃按公平價值列入資產負債表。公平價值之變動在已出售、領取或以其他方式處理之證券後在投資重估儲備中確認，或直至在客觀證據顯示證券價值已削減，屆時有關之累積盈虧會於收益表中確認。
- iv. 因減值而由投資重估儲備撥往收益表之金額，在導致削減價值之情況及事件不再存在及有具說服力之證據顯示新情況及事件在可見將來將持續時撥回。
- v. 出售證券投資之盈虧在出現時計入收益表內。如屬非持作買賣用途的證券，損益包括任何之前在投資重估儲備內就該證券所持有之金額。

### (h) 固定資產

固定資產以成本值或估值減減值虧損(見附註2(ii))及累計折舊列帳。折舊乃按資產之估計可使用年期予以攤銷。

租賃土地按未到期租約年期以直線法予以折舊。物業乃按每年2%或按未到期租約年期計算(以較高者為準)予以折舊。

傢俬、裝置及設備乃按其估計可使用年期(一般介乎3至10年)予以折舊。

### (g) Investments in securities (continued)

- iii. Non-trading securities are stated in the balance sheet at fair value. Changes in fair value are recognised in the investment revaluation reserve until the security is sold, collected, or otherwise disposed of, or until there is objective evidence that the security is impaired, at which time the relevant cumulative gain or loss is recognised in the income statement.
- iv. Transfers from the investment revaluation reserve to the income statement as a result of impairments are reversed when the circumstances and events that led to the impairment cease to exist and there is persuasive evidence that the new circumstances and events will persist for the foreseeable future.
- v. Profits or losses on disposal of investments in securities are accounted for in the income statement as they arise. In the case of non-trading securities, the profit and loss includes any amount previously held in the investment revaluation reserve in respect of that security.

### (h) Fixed assets and depreciation

Fixed assets are stated at cost or valuation less impairment losses (note 2(i)) and less accumulated depreciation calculated to write off the assets over the estimated useful lives.

Leasehold land is depreciated over the unexpired terms of the leases on a straight-line basis. Premises are depreciated at the higher of 2% per annum or over the unexpired terms of the leases.

Furniture, fixtures and equipment are depreciated over their estimated useful lives, which are generally between 3 to 10 years.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (h) 固定資產 (續)

本集團之若干租賃土地物業已計入董事經參考於一九八九年十一月進行之獨立專業估值而作出之估值內。重估產生之盈餘已計入重估儲備內。重估後對重估物業之添置已按成本值入帳。並無重估之物業已按成本值入帳。於一九八九年十一月重估產生之重估儲備，在本銀行於一九九一年六月贖回其「A」及「B」優先股時，轉撥至資本贖回儲備內。

在編製此等財務報告時，因應香港會計師公會發出之《會計實務準則》第17條第80段中「房地產、廠房及設備」之過渡規則，該等物業並無於結算日重估至公平值。董事現不擬於日後重估該等物業。

倘可確認固定資產之已確認結算日後開支可為本集團帶來未來經濟效益(即超越現有資產原本所評估之標準表現)，則計入資產之帳面值。所有其他結算日後開支則於產生時確認為期內開支。

因棄用或出售固定資產所產生之盈虧乃根據該資產之估計出售所得款項淨額及該資產之帳面值之差額計算，並於棄用或出售當日於收益表中確認。

### (h) Fixed assets and depreciation (continued)

Certain of the Group's leasehold land and premises have been included at Directors' valuation made having regard to independent professional valuations carried out in November 1989. The surplus arising on revaluation was credited to the revaluation reserve. Additions to revalued premises made subsequent to the revaluation are included at cost. Premises which have not been the subject of revaluation are included at cost. The revaluation reserve arising from the November 1989 revaluation was transferred to the capital redemption reserve when the Bank redeemed its "A" and "B" preference shares in June 1991.

In preparing these financial statements, advantage has been taken of the transitional provisions in paragraph 80 of the Statement of Standard Accounting Practice 17 "Property, Plant and Equipment" issued by the Hong Kong Society of Accountants with the effect that premises have not been revalued to fair value at the balance sheet date. It is not the Directors' present intention to revalue the premises in the future.

Subsequent expenditure relating to a fixed asset that has already been recognised is added to the carrying amount of the assets when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing asset, will flow to the Group. All other subsequent expenditure is recognised as an expense in the period in which it is incurred.

Gains or losses arising from the retirement or disposal of fixed assets are determined as the difference between the estimated net disposal proceeds and the carrying amount of the assets and are recognised in the income statement on the date of retirement or disposal.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (i) 資產減值

本集團於每個結算日均會審核其內部及外間資料，以確定是否有跡象顯示附屬公司及聯營公司之固定資產、所得資產及投資可能遭受任何減值。

倘若發現任何減值跡象，則本集團會估計該資產之可收回款額。倘資產或其現金產生單位之帳面值高於可收回款額，則確認為減值虧損。

資產之可收回款額是其售價淨額及使用價值二者之較高者。於評估使用價值時，會把估計未來現金流量按現有市值評估之貨幣時間價值及特有風險的稅前折扣率折實為現在價值。倘某些資產不能大部份地獨立於其他資產產生現金流量，其可收回款項則取決於可獨立地產生現金流量的最少資產組合（即現金產生單位）。

倘用作釐定可收回款額之估計有所變動，則減值虧損會被撥回。減值虧損之撥回不可超越有關資產未於過往年度被確認為並無出現減值虧損之帳面值。減值虧損之撥回乃於確認年度計入收益表內。

### (i) Impairment of assets

Internal and external sources of information are reviewed at each balance sheet date to identify indications that fixed assets, acquired assets and investments in subsidiaries and associated companies may be impaired.

If any such indication exists, the asset's recoverable amount is estimated. An impairment loss is recognised whenever the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount.

The recoverable amount of an asset is the greater of its net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of time value of money and the risks specific to the asset. Where there are assets that do not generate cash flow largely independent of those from other assets, recoverable amounts are determined for the smallest group of assets that generates cash inflows independently (i.e. a cash-generating unit).

An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. A reversal of impairment loss is limited to the asset's carrying amount that would have been determined had no impairment loss been recognised in prior years. Reversals of impairment losses are credited to the income statement in the year in which the reversals are recognised.



## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (j) 收益確認

#### (i) 利息收入

利息收入及支出乃以未償還本金及適用利率按時間劃分基準而應予累算，惟利息計入暫記帳戶之呆帳除外，而有關利息則於資產負債表中與有關結餘沖銷。費用收入及支出於賺取或產生時予以確認。

來自定期債務證券之利息收入於應計時確認，並經攤銷收購時之溢價或折讓而調整，以於自購買日期起至到期日止期間達至一個穩定之回報率。

#### (ii) 股息收入

上市投資之股息於該等投資之股價為除息報價時予以確認；及

非上市投資之中期股息於受投資公司董事宣派該等股息時予以確認；非上市投資之末期股息於受投資公司股東批准董事在股東大會上建議之股息時予以確認。

### (j) Revenue recognition

#### (i) Interest income

Interest income and expenses are accrued on a time-apportioned basis on the principal outstanding and at the rate applicable except in the case of doubtful debts where interest is credited to a suspense account which is netted in the balance sheet against the relevant balances. Fee income and expenses are recognised when earned or incurred.

Interest income from dated debt securities is recognised as it accrues, as adjusted by the amortisation of the premium or discount on acquisition, so as to achieve a constant rate of return over the period from the date of purchase to the date of maturity.

#### (ii) Dividend income

Dividends from listed investments are recognised when the share price of such investments is quoted ex-dividend; and

Interim dividends from unlisted investments are recognised when the directors of the investee companies declare such dividends; final dividends from unlisted investments are recognised when the shareholders of the investee companies approve the dividends proposed by the directors at the general meeting.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (j) 收益確認 (續)

(iii) 源自營運租賃之租金收入

營運租賃項下之應收租金收入於會計期間內按租賃年期以等額分期於收益表中確認，惟倘可選擇之其他基準更有效列示產生自己租賃資產之盈利模式則除外。已獲授之租賃優惠乃列為整體總額減應收租賃款項之一部份，並於收益表中確認。或然租金於賺取租金之會計期間於收益表中確認。

### (k) 營運租賃

倘本集團使用營運租賃資產，租賃之款項於會計期間內按租賃年期以等額分期記入收益表中，惟倘可選擇之其他基準更能列示產生自己租賃資產之盈利模式則除外。已獲取之租賃優惠乃按整體總額減租賃款項，並於收益表中確認。

### (l) 遞延稅項

遞延稅項撥備乃以負債方法計算就會計及稅例對收入及支出處理之重大時差所產生之影響，而又有相當可能於可預見未來實現之稅項負擔。日後之遞延稅項利益於彼等確實會出現時方會確認入帳。

### (m) 外幣換算

年內之外幣交易均以交易當日之匯率換算為港元。以外幣為單位之貨幣資產及負債均按結算日之匯率換算為港元。匯兌損益均納入收益表內。

### (j) Revenue recognition (continued)

(iii) Rental income from operating leases

Rental income receivable under operating leases is recognised in the income statement in equal instalments over the accounting periods covered by the lease term, except where an alternative basis is more representative of the pattern of benefits to be derived from the leased asset. Lease incentives granted are recognised in the income statement as an integral part of the aggregate net lease payments receivable. Contingent rentals are recognised as income in the accounting period in which they are earned.

### (k) Operating lease charges

Where the Group has the use of assets under operating leases, payments made under the leases are charged to the income statement in equal instalments over the accounting periods covered by the lease term, except where an alternative basis is more representative of the pattern of benefits to be derived from the leased asset. Lease incentives received are recognised in the income statement as an integral part of the aggregate net lease payments made.

### (l) Deferred taxation

Deferred taxation is provided under the liability method in respect of the taxation effect arising from all material timing differences between the accounting and tax treatment of income and expenditure, which are expected with reasonable probability to crystallise in the foreseeable future. Future deferred tax benefits are not recognised unless their realisation is assured beyond reasonable doubt.

### (m) Translation of foreign currencies

Transactions in foreign currencies during the year are translated into Hong Kong dollars at the rates of exchange ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies are translated into Hong Kong dollars at the exchange rates ruling at the balance sheet date. Exchange gains and losses are included in the income statement.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (n) 現金及等同現金項目

現金及等同現金項目包括手頭現金、銀行及其他財務機構之存款以及即時可轉換作已知現金款項及須受不重大的價值變動風險限制並於收購後三個月內到期之短期、高流通性投資。

### (o) 衍生工具

衍生工具指價值視乎一項或以上有關資產或指數而定之財務合約。衍生工具包括本集團及本銀行於外匯、利率及股票市場承擔之期貨、遠期、掉期及期權合約。

衍生工具之計算方法須視乎該等交易是否作為買賣用途或資產及負債組合管理之部份而定。

#### i. 用作買賣用途之衍生工具

買賣交易包括就市場莊家活動、服務客戶所需及自營買賣目的以及作為任何有關對沖而進行之交易。

用作買賣用途之交易按市價計值，而所產生之收益或虧損，經撥付遞延未賺信貸保證金及日後服務費後於收益表中確認為買賣溢利或虧損。該等交易之未變現收益計入資產負債表之「應計利息及其他帳目」內。該等交易之未變現虧損計入「其他帳目及撥備」。倘有合法抵銷權，則可予對銷計算淨額。

### (n) Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, placements with banks and other financial institutions, and short-term, highly liquid investments that are readily convertible into known amounts of cash and which are subject to an insignificant risk of changes in value, having been within three months of maturity at acquisition.

### (o) Derivatives

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices. Derivatives include futures, forward, swap and option contracts undertaken by the Group and the Bank in the foreign exchange, interest rate and equity markets.

Accounting for derivatives is dependent upon whether the transactions are undertaken for trading purposes or as part of the management of asset and liability portfolios.

#### i. Derivatives used for trading purposes

Trading transactions include transactions undertaken for market making, to service customers' needs and for proprietary purposes, as well as any related hedges.

Transactions undertaken for trading purposes are marked to market and the gain or loss arising is recognised in the income statement as trading profits or losses, after appropriate deferrals for unearned credit margin and future servicing costs. Unrealised gains on transactions are included in "Accrued interest and other accounts" in the balance sheet. Unrealised losses on transactions are included in "Other accounts and provisions". Netting is applied where a legal right of set-off exists.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (o) 衍生工具 (續)

並非於交易所買賣之衍生工具之公平價值，經考慮目前市況及交易對方目前之信譽後按假設於結算日終止合約時本集團可收取或支付之金額估計。

#### ii. 用作資產及負債管理目的之衍生工具

合資格用作對沖之衍生工具按有關資產、負債或持倉淨額之同等基準估值。任何溢利或虧損按有關資產、負債或持倉淨額之相同基準確認。

在以下情況下出現對沖關係

- 於對沖開始時，已有正式對沖文件；
- 預期對沖非敘有效；
- 對沖之效力可可靠量度；
- 於整個報告期間，對沖均非敘有效；及
- 就預測交易之對沖而言，該交易極可能出現，且可能面對現金流量之風險，因而最終影響溢利或虧損淨額。

### (o) Derivatives (continued)

The fair value of derivatives that are not exchange-traded is estimated at the amount that the Group would receive or pay to terminate the contract at the balance sheet date taking into account current market conditions and the current creditworthiness of the counterparties.

#### ii. Derivatives used for asset and liability management purposes

Derivatives that qualify as hedges are valued on an equivalent basis to the underlying assets, liabilities or net positions which they are hedging. Any profit or loss is recognised on the same basis as that arising from the related assets, liabilities or net positions.

A hedging relationship exists when

- at inception of the hedge there is formal documentation of the hedge;
- the hedge is expected to be highly effective;
- the effectiveness of the hedge can be reliably measured;
- the hedge is highly effective throughout the reporting period; and
- for hedges of a forecast transaction, the transaction is highly probable and presents an exposure to variations in cash flows that could ultimately affect net profit or loss.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (o) 衍生工具 (續)

利率掉期亦被用作綜合變動金融工具之利率特色。合資格作為綜合變動之利率掉期按相對收入或利息開支視作利息收入或利息開支以應計基準列帳。

於終止對沖衍生工具時產生之任何收益或虧損按已終止合約之原有年期於收益表中攤銷。倘有關資產、負債或持倉出售或終止，對沖衍生工具重新分類為買賣，並透過收益表按市價計值。倘出現合法抵銷權，則可予對銷計算淨額。

### (p) 撥備及或然負債

撥備乃於本集團因過往事件引致之法律或推定承擔而可能需要付出經濟效益以解決承擔及能對此作出可靠估計。倘貨幣時間價值乃屬重大，撥備則以預計用以解決承擔之現值開支列帳。

倘可能須付出經濟效益之需求，或金額未能可靠估計，有關承擔則披露為或然負債，除非付出經濟效益之可能性是極微。僅在出現或不出現一項或以上日後事故之情況下方能確認之可能承擔亦披露為或然負債，除非損失經濟利益之可能性是極微。

### (o) Derivatives (continued)

Interest rate swaps are also used to alter synthetically the interest rate characteristics of financial instruments. Interest rate swaps that qualify as synthetic alteration are accounted on an accruals basis with the relative income and expense treated as interest income or interest expense.

Any gain or loss on termination of hedging derivatives is amortised to the income statement over the original life of the terminated contract. Where the underlying asset, liability or position is sold or terminated, the hedging derivative is redesignated as trading and is marked to market through the income statement. Netting is applied where a legal right of set-off exists.

### (p) Provisions and contingent liabilities

Provisions are recognised for liabilities of uncertain timing or amount when the Group has a legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate of the amount can be made. Where the time value of money is material, provisions are stated at the present value of the expenditure expected to settle the obligation.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (q) 關連各方

按本財務報告的目的，若本集團有能力直接或間接控制或重大影響該方之財務及營運決策，或相反地該方能控制及重大影響本集團，或兩者互相控制及重大影響的情況下，該方便被考慮為與本集團有關的關連各方。關連各方可以為個人或機構。

### (r) 分項報告

分項乃指本集團可區分部分，包括提供之服務(業務分項)或提供服務之特定經濟環境(區域分項)，均受有別於其他分項之風險及利益所限。

根據本集團之內部財務報告，本集團選擇業務分項資料為主要報告形式，而區域分項資料則為次選報告形式。

分項收益、開支、業績、資產及負債均包括直接劃分入該區分項之項目或可合理劃分為該項之項目。諸如資產分項可包括客戶貸款、證券投資、銀行同業放款、房地產及設備。分項收益、開支、資產及負債乃於集團間結算前釐定及集團間交易，則予以抵銷作為綜合處理之部分，惟集團企業間之有關集團間結餘及交易乃為單一分項。分項間定價乃按給予外間人士之相似條款釐定。

分項資本開支乃指期內因收購預計可使用超過一段時期之分項資產(包括有形及無形資產)所產生之總成本。

### (q) Related parties

For the purposes of these financial statements, parties are considered to be related to the Group if the Group has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the party are subject to common control or common significant influence. Related parties may be individuals or entities.

### (r) Segment reporting

A segment is a distinguishable component of the Group that is engaged in providing services (business segment), or in providing services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

In common with the Group's internal financial reporting, the Group has chosen business segment information as the primary reporting format and geographical segment information as the secondary reporting format.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. For example segment assets may include loans and advances to customers, investment securities, interbank placements, premises and equipment. Segment revenue, expenses, assets and liabilities are determined before intra-group balances and intra-group transactions are eliminated as part of the consolidation process, except to the extent that such intra-group balances and transactions are between group enterprises within a single segment. Intersegment pricing is based on similar terms as those available to other external parties.

Segment capital expenditure is the total cost incurred during the period to acquire segment assets (both tangible and intangible) that are expected to be used for more than one period.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (s) Employee benefits

- i. 薪酬、每年花紅、有薪年假及本集團非現金福利成本於本集團僱員提供有關服務之年度內累計。倘延遲付款或清償將會帶來嚴重影響，該等金額須按現值列帳。
- ii. 香港強制性公積金計劃條例項下規定的強制性公積金供款於產生時在收益表中確認為開支。
- iii. 本集團有關定額退休福利計劃之責任透過估計僱員於現時或之前期間就彼等所提供之服務而獲得之日後福利金額根據每項計劃分開計算：該福利乃貼現以釐定現值，並於任何計劃資產之公平價值中扣減。貼現率乃直至到期日年期約等於本集團責任之期限之優質企業債券於結算日之收益率。貼現率乃由合資格精算師以預測單位積分方法計算。

### (s) Employee benefits

- i. Salaries, annual bonuses, paid annual leave and the cost to the Group of non-monetary benefits are accrued in the year in which the associated services are rendered by employees of the Group. Where payment or settlement is deferred and the effect would be material, these amounts are stated at their present value.
- ii. Contributions to Mandatory Provident Funds as required under the Hong Kong Mandatory Provident Fund Schemes Ordinance are recognised as an expense in the income statement as incurred.
- iii. The Group's net obligation in respect of defined benefit retirement plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods; that benefit is discounted to determine the present value, and the fair value of any plan assets is deducted. The discount rate is the yield at balance sheet date on high quality corporate bonds that have maturity dates approximating the terms of the Group's obligations. The calculation is performed by a qualified actuary using the projected unit credit method.

## 2 主要會計政策 (續) Significant Accounting Policies (continued)

### (s) Employee benefits (續)

當某計劃之福利有所改善時，有關僱員之過往服務所增加福利之部份於直至該等福利予以歸屬止之平均期間以直線法於收益表中確認為開支。倘該等福利立即予以歸屬，開支立即於收益表中確認。

就計算本集團於計劃中之責任時，在任何累計未確認精算損益超逾定額福利供款之現值或計劃資產之公平價值（以較大者為準）之10%之規限下，該部份於參與計劃之僱員之預期平均所餘工作年期內在收益表中確認。否則，精算損益不予確認。

倘所計算之本集團供款淨額為負數，所確認之資產僅限於任何未確認精算虧損及過往服務成本以及計劃之任何日後退款現值或計劃之日後供款扣減之總淨額。

- iv. 終止福利當（及僅在）本集團可充份證明其終止僱用或因有周詳正式計劃（該計劃並不可能撤銷）自願裁減冗員時予以確認。

### (s) Employee benefits (continued)

When the benefits of a plan are improved, the portion of the increased benefit relating to past service by employees is recognised as an expense in the income statement on a straight-line basis over the average period until the benefits become vested. To the extent that the benefits vest immediately, the expense is recognised immediately in the income statement.

In calculating the Group's obligation in respect of a plan, to the extent that any cumulative unrecognised actuarial gain or loss exceeds ten percent of the greater of the present value of the defined benefit obligation and the fair value of plan assets, that portion is recognised in the income statement over the expected average remaining working lives of the employees participating in the plan. Otherwise, the actuarial gain or loss is not recognised.

Where the calculation of the Group's net obligation results in a negative amount, the asset recognised is limited to the net total of any unrecognised actuarial losses and past service costs and the present value of any future refunds from the plan or reductions in future contributions to the plan.

- iv. Termination benefits are recognised when, and only when, the Group demonstrably commits itself to terminate employment or to provide benefits as a result of voluntary redundancy by having a detailed formal plan which is without realistic possibility of withdrawal.



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Notes to the Financial Statements

### 3 利息收入 Interest income

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
上市投資之利息收入	Interest income on listed investments	<b>80,580</b>	90,186
非上市投資之利息收入	Interest income on unlisted investments	<b>68,956</b>	63,830
其他利息收入	Other interest income	<b>980,826</b>	1,554,107
		<b>1,130,362</b>	1,708,123

### 4 其他營運收入 Other operating income

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
費用及佣金收入	Fees and commission income	<b>146,833</b>	139,130
減：費用及佣金支出	Less: Fee and commission expense	<b>(32,137)</b>	(25,399)
費用及佣金收入淨額	Net fee and commission income	<b>114,696</b>	113,731
上市投資之股息收入	Dividend income from listed investments	<b>1,160</b>	955
非上市投資之股息收入	Dividend income from unlisted investments	<b>2,630</b>	1,808
外匯交易收入	Gain on dealing in foreign currencies	<b>8,821</b>	12,154
證券買賣交易收入	Gain on dealing in trading securities	<b>1,922</b>	0
出售固定資產之虧損	Loss on disposal of fixed assets	<b>0</b>	(1,406)
租金收入	Rental income	<b>12,313</b>	10,867
其他	Others	<b>9,698</b>	3,744
		<b>151,240</b>	141,853

# IBAA 財務報告附註

## Notes to the Financial Statements

### 5 營運支出 Operating expenses

主要營運支出載列如下：

The major items which comprise operating expenses are as follows:

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
僱員成本	Staff costs		
定額供款計劃供款	Contributions to defined contribution scheme	283	380
定額福利計劃支出 (附註33)	Defined benefit scheme expense (Note 33)	11,264	11,479
退休成本	Retirement costs	11,547	11,859
薪金及其他成本	Salaries and other staff costs	213,799	225,800
		<b>225,346</b>	237,659
房地產及其他固定資產	Premises and other fixed assets		
— 房地產租金	— Rental of premises	17,799	20,424
— 折舊	— Depreciation	53,606	47,354
— 其他	— Others	14,150	14,416
核數師酬金	Auditors' remuneration	1,353	1,673
其他營運支出	Other operating expenses		
— 業務推廣	— Business promotion	21,493	46,097
— 法律顧問費用	— Legal & professional fee	13,980	8,238
— 溝通聯系	— Communication	16,485	16,539
— 電子資料處理及電腦系統	— Electronic data processing and computer systems	54,587	50,145
— 其他	— Others	38,066	44,681
		<b>456,865</b>	487,226

## 6 董事酬金 Directors' remuneration

- (a) 根據香港《公司條例》第161條規定披露之董事酬金總額如下： (a) The aggregate remuneration of the directors disclosed pursuant to section 161 of the Hong Kong Companies Ordinance is as follows:

		本集團 The Group	
		二零零二年 2002	二零零一年 2001
		千港元 HK\$'000	千港元 HK\$'000
董事袍金	Directors' fees	3,355	564
底薪及其他津貼	Basic salaries and other allowances	14,823	15,219
退休金供款	Contributions to pension scheme	984	934
酌情花紅	Discretionary bonuses	1,981	6,118
		<b>21,143</b>	<b>22,835</b>

本年度已付及應付獨立非執行董事之酬金合共1,290,666港元(二零零一年：2,030,067港元)納入董事酬金內。

Included in directors' remuneration were emoluments of HK\$1,290,666 (2001: HK\$2,030,067) paid and payable to the independent non-executive directors in respect of the year.

- (b) 本集團董事之酬金總額的人數分佈如下： (b) The number of directors of the Bank whose total remuneration fell within the following defined bands are as follows:

		本集團 The Group	
		二零零二年 2002	二零零一年 2001
無 – 1,000,000港元	HK\$nil – HK\$1,000,000	8	10
1,000,001港元 – 1,500,000港元	HK\$1,000,001 – HK\$1,500,000	0	1
5,000,001港元 – 5,500,000港元	HK\$5,000,001 – HK\$5,500,000	0	1
5,500,001港元 – 6,000,000港元	HK\$5,500,001 – HK\$6,000,000	1	0
11,000,001港元 – 12,00,000港元	HK\$11,000,001 – HK\$12,000,000	0	1
12,500,001港元 – 13,000,000港元	HK\$12,500,001 – HK\$13,000,000	1	0

## 7 薪酬最高人士 Individuals with highest emoluments

(a) 本集團薪酬最高之5位人士中，2位(二零零一年：2位)為本銀行之董事，其薪酬已於附註6披露，餘下薪酬最高之3位(二零零一年：3位)人士之酬金總額如下：

(a) Among the five individuals whose emoluments were the highest in the Group, two (2001: two) were directors of the Bank whose emoluments are disclosed in note 6. The aggregate emoluments of the remaining three (2001: three) highest paid individuals were as follows:

		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
底薪及其他津貼	Basic salaries and other allowances	7,814	7,444
退休計劃供款	Contributions to pension scheme	623	587
花紅	Bonuses	1,863	978
		<b>10,300</b>	9,009

(b) 本集團薪酬最高之3位(二零零一年：3位)非董事僱員之酬金總額人數公佈如下：

(b) The number of the three (2001: three) highest paid non-director employees of the Group whose total emoluments fell within the following defined bands are as follows:

		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
2,000,001港元 – 2,500,000港元	HK\$2,000,001 – HK\$2,500,000	0	1
2,500,001港元 – 3,000,000港元	HK\$2,500,001 – HK\$3,000,000	1	0
3,000,001港元 – 3,500,000港元	HK\$3,000,001 – HK\$3,500,000	0	1
3,500,001港元 – 4,000,000港元	HK\$3,500,001 – HK\$4,000,000	2	1

## 8 壞帳及呆帳準備金調撥

### Charge for bad and doubtful debts

		本集團	
		The Group	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
一般準備金	General provision		
– 貿易票據 (附註19)	– Trade bills (Note 19)	30	19
– 客戶貸款 (附註20)	– Advances to customers (Note 20)	(37,846)	63,127
		(37,816)	63,146
特別準備金	Specific provision		
– 客戶貸款之特別準備金淨額 (附註20)	– Net specific provision on advances to customers (Note 20)	376,791	169,029
		338,975	232,175

## 9 投資及所得資產虧損

### Impairment losses on investments and acquired assets

		本集團	
		The Group	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
投資虧損撥回	Write back of impairment loss on investments	(3,471)	0
所得資產減值虧損	Impairment loss on acquired assets	35,734	5,760
		32,263	5,760

## 10 出售、贖回或轉撥之持至到期及非持作買賣用途證券之收益減虧損 Gains less losses from disposal, redemption or transfer of held-to-maturity and non-trading securities

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
出售或贖回持至到期證券及 非持作買賣用途證券之 淨變現利潤	Net realised gain on disposal or redemption of held-to-maturity and non-trading securities	<b>170,355</b>	103,549
轉撥持至到期證券至非 持作買賣用途證券之 淨未變現利潤	Net unrealised gains from transfer of held-to-maturity securities to non-trading securities	<b>0</b>	28,628
		<b>170,355</b>	132,177

於二零零一年，3,440,000,000港元之持至到期投資證券已轉撥為非持作買賣用途的投資證券。根據香港《會計實務準則》第24條「證券投資會計法」，可歸屬未變現利潤29,000,000港元已於轉撥日於收益表內確認。而出售其中之1,500,000港元證券（二零零一年：26,500,000港元）亦已被變現成利潤。

In 2001, HK\$3,440 million of held-to-maturity investment securities were transferred to non-trading investment securities. The attributable unrealised gain of HK\$29 million was recognised in the income statement at the date of transfer in accordance with Hong Kong Statement of Standard Accounting Practice 24 "Accounting for Investments in Securities". Of this amount, HK\$1.5 million has subsequently been realised on disposal in 2002 (2001: HK\$26.5 million).

# IB 財務報告附註

## Notes to the Financial Statements

### 11 稅項 Taxation

(a) 於綜合收益表之稅項指：

(a) Taxation in the consolidated income statement represents:

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
年度之香港利得稅準備	Provision for Hong Kong Profits Tax for the year	5,053	37,087
於過去年度之過多準備	Over provision in respect of prior years	(8,523)	(25,402)
稅項(進帳)／支出	Taxation (credit)/charge	(3,470)	11,685

香港利得稅按年內估計應課稅溢利按稅率16%(二零零一年:16%)作準備。二零零一年及二零零二年十二月三十一日之遞延稅項均非重大未作準備之帳目。

Hong Kong Profits Tax has been provided at the rate of 16% (2001: 16%) on the estimated assessable profits for the year ended 31 December 2002. The amounts of unprovided deferred tax liability as at 31 December 2002 and 2001 are not material.

(b) 於資產負債表(包括「應計利息及其他帳目」及「其他帳目及準備金」)內之稅項指：

(b) Taxation in the balance sheets, which is included in “Accrued interest and other accounts” and “Other accounts and provisions”, represents:

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
年度之香港利得稅準備	Provision for Hong Kong Profits Tax for the year	5,053	37,087
已付暫繳利得稅	Provisional Profits Tax paid	(7,629)	(17,318)
承過去年度利得稅準備結餘	Balance of Profits Tax provision relating to prior years	(2,576)	19,769
		300	300
		(2,276)	20,069
香港利得稅收回	Hong Kong Profits Tax recoverable	(4,608)	(877)
香港利得稅準備	Provision for Hong Kong Profits Tax	2,332	20,946
		(2,276)	20,069

# IB 財務報告附註

## Notes to the Financial Statements

### 11 稅項 (續)

#### Taxation (continued)

		本銀行	
		The Bank	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
年度香港	Provision for Hong Kong Profits Tax		
利得稅準備	for the year	67	24,315
已付暫繳利得稅	Provisional profits tax paid	(4,622)	(7,658)
香港利得稅	Hong Kong Profits Tax		
(收回) / 準備	(recoverable) / provision	(4,555)	16,657

### 12 股息

#### Dividends

		本集團	
		The Group	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
年度應佔股息	Dividends attributable to the year		
已宣派中期股息每股4.00仙 (二零零一年：4.00仙)	Interim dividend declared and paid of 4.00 cents (2001: 4.00 cents) per share	46,886	46,886
於二零零三年二月二十五日建議 派發末期股息每股8.00仙 (二零零一年：於二零零二年 二月七日建議派發每股7.00仙)	Final dividend, proposed on 25 February 2003, of 8.00 cents (2001: proposed on 7 February 2002, of 7.00 cents) per share	93,773	82,051
		140,659	128,937



# IB 財務報告附註

## Notes to the Financial Statements

### 12 股息 (續)

#### Dividends (continued)

上一財政年度於年內通過及派發之應佔股息：

Dividends attributable to the previous financial year, approved and paid during the year

		本集團	
		The Group	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
上一財政年度於年內通過及派發之末期股息每股7.00仙 (二零零一年：5.00仙)	Final dividend in respect of the previous financial year, approved and paid during the year, of 7.00 cents (2001: 5.00 cents) per share	<b>82,051</b>	58,608

### 13 每股盈利

#### Earnings per share

每股盈利乃按年內盈利225,338,000港元(二零零一年：295,338,000港元)及於期內已發行股份1,172,160,000股(二零零一年：1,172,160,000股)計算。銀行並無任何可兌換之資本貸款、期權或可兌換認股證以致對每股盈利構成攤薄之影響。

Earnings per share are calculated on earnings of HK\$225,338,000 (2001: HK\$295,338,000) and on 1,172,160,000 (2001: 1,172,160,000) shares in issue during the year. There were no convertible loan capital, options or warrants outstanding which would cause a dilution effect on the earnings per share.

### 14 股東應佔溢利

#### Profit attributable to shareholders

綜合股東應佔溢利包括與銀行財務報告內有關之溢利219,423,000港元(二零零一年：220,709,226港元)。

The consolidated profit attributable to shareholders includes a profit of HK\$219,423,000 (2001: HK\$220,709,226) which has been dealt with in the financial statements of the Bank.

## 15 會計政策之改動 Change in accounting policy

於過往年度，根據定額福利退休計劃按計劃成員之預計服務年期以應計退休款額之百分比為基準計算作為退休福利之定期支出乃計入收益表內。自二零零二年一月一日起，為符合《會計實務準則》第34條「員工福利」之規定，本銀行已就定額福利計劃（見附註1(s)）採納新政策。由於採納此項會計政策，本銀行於本年度之溢利增加398,000港元，而於二零零二年十二月三十一日之資產淨額則增加16,964,000港元。

年內，保留盈利之期初結餘已按採納新會計政策之影響作出調整。其他比較資料並無重列。

In prior years, the regular cost of providing retirement benefits under defined benefit retirement plans was charged to the income statement over the expected service lives of the members of the plans on the basis of level percentages of pensionable pay. With effect from 1 January 2002, in order to comply with SSAP 34 "Employee benefits", the Bank adopted a new policy for defined benefit plans as set out in note 1(s). As a result of the adoption of this accounting policy, the Bank's profit for the year has been increased by HK\$398,000 and the net assets as at 31 December 2002 have been increased by HK\$16,964,000.

The effect of adopting the new accounting policy has been adjusted to the opening balance of the retained earnings for the year. No restatement of other comparative information has been made.

## 16 分項資料 Segment reporting

分項資料乃根據本集團的業務及區域分類編製。由於集團之全部業務大體上集中在香港單一區域內，業務分項被揀選為基本報告形式。

本銀行及其附屬公司之主要業務為銀行經營及有關之財務服務。消費信貸業務主要包括銀行之零售銀行業務，信用卡及租購及租賃業務。零售銀行業務主要包括存款戶口服務、住宅按揭及其他消費借貸。租購及租賃項目包括私人及企業設備、車輛及其他消費租賃合約及借貸。信用卡業務包括商戶服務及信用卡信貸服務。企業銀行業務涵蓋貿易融資、集團貸款及其他企業借貸。投資銀行業務主要包括本銀行之私人銀行業務、證券買賣、單位信託及保險服務。財資活動包括外匯交易服務及存款和借貸之中央現金管理、證券交易活動管理，按管理層投資策略在貨幣市場進行投資與及本集團之整體資金管理。其他未被分配的項目主要包括中央管理單位，證券投資管理，房地產及物業管理及其他未能合適地分配於特定業務的活動。

Segment information is presented in respect of the Group's business and geographical segments. Business segment information is chosen as the primary reporting format because substantially all of the Group's business is attributable to a single geographical segment, Hong Kong.

The Bank and its subsidiaries are principally engaged in the provision of banking and related financial services. Consumer Finance mainly comprises of the bank's retail banking, hire purchase and credit card businesses. Retail banking mainly comprises of deposit account services, residential mortgage and other consumer lending. Hire purchase lending includes both personal and corporate equipment, auto and other consumer leasing contracts and lending. Credit card business comprises of merchant acquiring and provision of credit card advances. Corporate Banking business covers trade financing, syndicated loans and other corporate lending. Investment Banking activities mainly comprise of private banking activities, securities brokerage, unit trusts and insurance services. Treasury activities are mainly the provision of foreign exchange services and centralised cash management for deposit taking and lending, management of trading securities, execution of management's investment strategies in money market investment instruments and the overall funding of the Group. Unallocated items mainly comprise of the central management unit, management of investments in securities, premises and property management and other activities which cannot be reasonably allocated to specific business segments.

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## Notes to the Financial Statements

### 16 分項資料 (續)

#### Segment reporting (continued)

		本集團 The Group					跨業務 轉帳	總和
二零零二年	2002	消費信貸 Consumer Finance 千港元 HK\$'000	企業銀行 Corporate Banking 千港元 HK\$'000	投資銀行 Investment Banking 千港元 HK\$'000	財資 Treasury 千港元 HK\$'000	未分類業務 Unallocated 千港元 HK\$'000	Inter-segment Elimination 千港元 HK\$'000	Consolidated 千港元 HK\$'000
源自外界客戶利息收入	Interest income from external customers	661,524	153,529	27,840	275,650	11,819	0	1,130,362
給予外界客戶利息支出	Interest expense to external customers	(286,407)	(37,044)	(18,737)	(56,360)	(3,438)	0	(401,986)
跨業務收入 <sup>1</sup>	Inter-segment income <sup>1</sup>	278,954	5,530	8,888	0	20,736	(314,108)	0
跨業務支出 <sup>1</sup>	Inter-segment expense <sup>1</sup>	(74,199)	(62,532)	0	(177,377)	0	314,108	0
淨利息收入	Net interest income	579,872	59,483	17,991	41,913	29,117	0	728,376
源自外界客戶 其他營運盈利	Other operating revenue from external customers	84,807	20,933	52,957	14,067	10,613		183,377
營運盈利	Operating revenue	664,679	80,416	70,948	55,980	39,730		911,753
費用及佣金支出	Fees and commission expenses							(32,137)
營運收入	Operating income							879,616
營運支出 – 折舊	Operating expenses – depreciation	(16,087)	(187)	(3,952)	(577)	(32,803)		(53,606)
撥備前業務盈利	Segment result before provisions	330,875	31,524	30,199	42,799	(12,646)		422,751
跨業務轉帳 <sup>1</sup>	Inter-segment transactions <sup>1</sup>	34,269	1,345	7,104	776	(43,494)		0
撥備前經營溢利/ (虧損)	Profit / (loss) from operations before provisions	365,144	32,869	37,303	43,575	(56,140)		422,751
壞帳及呆帳撥備	Provision for bad & doubtful debts	(285,205)	(51,488)	88	45	(2,415)		(338,975)
投資及所得資產之減值虧損	Impairment loss on investments and acquired assets	(16,231)	(18,190)	(1,313)	0	3,471		(32,263)
出售、贖回或 轉讓之持至到期及 非持作買賣用途之 證券收益減虧損	Gains less losses from disposal, redemption or transfer of held-to-maturity and non-trading securities	0	0	0	170,355	0		170,355
除稅前溢利/(虧損)	Profit / (loss) before taxation	63,708	(36,809)	36,078	213,975	(55,084)		221,868
業務資產	Segment assets	10,811,255	4,535,649	976,333	14,906,634			31,229,871
未分類資產 <sup>2</sup>	Unallocated assets <sup>2</sup>							1,082,614
總資產(不包括客戶承擔 之票據承兌)	Total assets (excluding liabilities of customers for engagements)							32,312,485
業務負債	Segment liabilities	18,855,759	1,767,603	1,318,640	6,379,727			28,321,729
未分類負債 <sup>2</sup>	Unallocated liabilities <sup>2</sup>							224,821
總負債	Total liabilities							28,546,550
年度內資本 開支	Capital expenditure incurred during the year	13,857	5,742	1,239	19,106			39,944

# ibA 財務報告附註

## Notes to the Financial Statements

### 16 分項資料 (續)

#### Segment reporting (continued)

		本集團 The Group					跨業務 轉帳	總額
		消費信貸 Consumer Finance 千港元 HK\$'000	企業銀行 Corporate Banking 千港元 HK\$'000	投資銀行 Investment Banking 千港元 HK\$'000	財資 Treasury 千港元 HK\$'000	未分類業務 Unallocated 千港元 HK\$'000	Inter-segment Elimination 千港元 HK\$'000	Consolidated 千港元 HK\$'000
二零零一年	2001							
源自外界客戶利息收入	Interest income from external customers	922,136	280,648	42,257	454,733	8,349	0	1,708,123
給予外界客戶利息支出	Interest expense to external customers	(687,866)	(97,032)	(37,231)	(105,375)	(22,465)	0	(949,969)
跨業務收入 <sup>1</sup>	Inter-segment income <sup>1</sup>	478,501	3,854	12,929	0	98,408	(593,692)	0
跨業務支出 <sup>1</sup>	Inter-segment expense <sup>1</sup>	(120,731)	(123,603)	0	(349,358)	0	593,692	0
淨利息收入	Net interest income	592,040	63,867	17,955	0	84,292	0	758,154
源自外界客戶 其他營運盈利	Other operating revenue from external customers	88,375	22,622	40,574	13,478	2,203		167,252
營運盈利	Operating revenue	680,415	86,489	58,529	13,478	86,495		925,406
費用及佣金支出	Fees and commission expenses							(25,399)
營運收入	Operating income							900,007
營運支出－折舊	Operating expenses – depreciation	(14,707)	(252)	(3,300)	(341)	(28,754)		(47,354)
撥備前業務盈利	Segment result before provisions	330,799	29,659	19,408	8,369	24,546		412,781
跨業務轉帳目 <sup>1</sup>	Inter-segment transactions <sup>1</sup>	17,686	1,602	5,597	703	(25,588)		0
撥備前經營溢利/ (虧損)	Profit/(loss) from operations before provisions	348,485	31,261	25,005	9,072	(1,042)		412,781
壞帳及呆帳撥備	Provision for bad & doubtful debts	(131,201)	(94,818)	(4,818)	(45)	(1,293)		(232,175)
投資及所得資產之減值虧損	Impairment loss on acquired assets	(5,760)	0	0	0	0		(5,760)
出售、贖回或轉發之 持至到期及非持作買賣 用途之證券收益減虧損	Gains less losses from disposal, redemption or transfer of held-to- maturity and non-trading securities	0	0	0	132,177	0		132,177
除稅前溢利/(虧損)	Profit/(loss) before taxation	211,524	(63,557)	20,187	141,204	(2,335)		307,023
業務資產	Segment assets	11,510,494	4,944,248	977,873	9,506,755			26,939,370
未分類資產 <sup>2</sup>	Unallocated assets <sup>2</sup>							1,222,476
總資產(不包括客戶承擔 之票據承兌)	Total assets (excluding liabilities of customers for engagements)							28,161,846
業務負債	Segment liabilities	18,257,446	2,063,025	1,070,967	2,421,579			23,813,017
未分類負債 <sup>2</sup>	Unallocated liabilities <sup>2</sup>							693,563
總負債	Total liabilities							24,506,580
年度內資本 開支	Capital expenditure incurred during the year	153,868	14,246	2,784	27,392			198,290

## 16 分項資料 (續) Segment reporting (continued)

- i. 跨業務項目根據給予外界之相若條款作價。
  - ii. 未分類項目主要包涵由股東資金產生之利息收入。該等資金未被各業務、員工按揭貸款及有關利息收入及資金開支、員工存款和有關利息支出，與及總辦事處物業使用、傢俬、裝置及設備和有關之折舊。
  - iii. 財資部由二零零一年的成本中心轉為二零零二年之利潤中心，因此跨業務之利息收入及支出在這兩年間以不同基準分類。於二零零一年，財資部的所有利息收入淨額計入其他業務內。而於二零零二年，財資部的資金成本計入以市場利率為本的業務內，但財資部則保存由該部門業務運作產生之利率收入淨額。出售、贖回或轉讓之持至到期及非持作買賣用途之證券收入減虧損之比較數字為132,177,000港元(包括在未分類業務內)已於財資項目上重報。
- i. Inter-segment pricing is based on similar terms as those available to other external parties.
  - ii. Unallocated items mainly comprise of interest income derived from shareholders' funds not used by the business segments, staff housing loans and the related interest income and funding costs, staff deposits and the related interest expenses and the head office premises, furniture, fixtures and equipment and the related depreciation.
  - iii. Treasury was changed from a cost centre in 2001 to a profit centre in 2002. As a result, inter-segment interest income and expense were allocated on a different basis in the two years. In 2001, all net interest income earned by Treasury was allocated to the business segments. In 2002, Treasury's funding costs were allocated to the business segment based on market rates but Treasury retained any net interest income earned from its activities. The comparative figure for the gain less losses from disposal, redemption or transfer of held-to-maturity and non-trading securities of HK\$132,177,000, which was included in the unallocated items was restated to be included in the treasury segment.

### 區域分項

區域分項之資料是根據附屬公司之主要業務所在地點，或按負責報告業績或將資產入帳之本銀行分行位置、客戶位置及資產位置予以披露。於二零零一年及二零零二年，本集團之所有盈利及除稅前溢利也是從位於香港的本銀行附屬公司及分行入帳之資產所產生。本銀行多於90%的資產是位於香港或借給以香港為基地的公司及個人客戶，而剩餘的資產是借給位於香港以外(以中國為主)的公司及個人客戶。

### Geographical segments

The geographical segment is analysed based on the locations of the principal operations of the subsidiaries or on the location of the branches of the Bank responsible for reporting the results or booking the assets, the location of customers and the location of the assets. For both years 2001 and 2002, all of the Group's revenue and profit before taxation were generated by assets booked by the principal operations of the branches and subsidiaries of the Bank located in Hong Kong. More than 90% of assets were either located in Hong Kong or were extended to companies and individuals domiciled in Hong Kong. The balance of the assets were extended to companies and individuals domiciled outside Hong Kong, mainly in China.

**IBA** 財務報告附註  
Notes to the Financial Statements

**17 短期資金**  
**Short term funds**

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
銀行和其他金融機構結存	Balances with banks and other financial institutions	153,055	51,729	152,547	51,527
通知及短期存款*	Money at call and short notice*	6,395,418	5,147,202	6,395,418	5,147,202
國庫券(包括外匯基金票據)	Treasury bills (including Exchange Fund Bills)	5,568,065	0	5,568,065	0
		<b>12,116,538</b>	<b>5,198,931</b>	<b>12,116,030</b>	<b>5,198,729</b>

\* 通知及短期存款代表最長一個月到期之存款。

\* Money at call and short notice represents deposits of up to a maximum of 1-month maturity from the balance sheet date.

國庫券由中央政府及中央銀行發行，並為非上市項目，有關國庫券之分析如下：

Treasury bills are issued by central governments and central banks and are unlisted. The analysis of treasury bills is as follows:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
國庫券	Treasury bills				
– 作買賣用途	– Trading	1,699,190	0	1,699,190	0
– 非作買賣用途	– Non-trading	3,868,875	0	3,868,875	0
		<b>5,568,065</b>	<b>0</b>	<b>5,568,065</b>	<b>0</b>

# IBAA 財務報告附註

## Notes to the Financial Statements

### 17 短期資金 (續)

#### Short term funds (continued)

以上國庫券按資產負債表日期至合約訂明到期日之剩餘期限劃分之期限組別如下：

The maturity profile of treasury bills included above and analysed by the remaining period at the balance sheet date to the contractual maturity date is as follows:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
三個月以下惟無需即時還款	3 months or less but not repayable on demand	5,221,050	0	5,221,050	0
一年以下惟三個月以上	1 year or less but over 3 months	347,015	0	347,015	0
		<b>5,568,065</b>	<b>0</b>	<b>5,568,065</b>	<b>0</b>

### 18 一至十二個月到期之銀行同業放款

#### Placements with banks maturing between one and twelve months

按結算日至合約訂明到期日之剩餘期限劃分之期限組別：

The maturity profile analysed by the remaining period at the balance sheet date to the contractual maturity date is as follows:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
三個月以下惟一個月以上	3 months or less but over 1 month	558,358	710,475	558,358	710,475
一年以下惟三個月以上	1 year or less but over 3 months	176,672	0	176,672	0
		<b>735,030</b>	<b>710,475</b>	<b>735,030</b>	<b>710,475</b>

**ibA** 財務報告附註  
Notes to the Financial Statements

**19 貿易票據減準備及存款證**  
**Trade bills less reserves and certificates of deposit**

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
貿易票據	Trade bills	13,900	9,538	13,900	9,538
減：一般準備	Less: General reserves	(91)	(61)	(91)	(61)
		<b>13,809</b>	9,477	<b>13,809</b>	9,477
存款證	Certificates of deposit				
— 非上市，非持作買賣用途	— unlisted, non-trading	277,411	345,499	277,411	345,499
		<b>291,220</b>	354,976	<b>291,220</b>	354,976

按結算日至合約訂明到期日之剩餘期限劃分之期限組別：

The maturity profile analysed by the remaining period at the balance sheet date to the contractual maturity date is as follows:

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
即時還款	Repayable on demand	0	910	0	910
三個月以下惟 無需即時還款	3 months or less but not repayable on demand	43,900	28,859	43,900	28,859
一年以下惟三個月以上	1 year or less but over 3 months	153,425	19,980	153,425	19,980
五年以下惟一年以上	5 years or less but over 1 year	93,986	305,288	93,986	305,288
無註明日期	Undated	0	0	0	0
		<b>291,311</b>	355,037	<b>291,311</b>	355,037



# IB 財務報告附註

## Notes to the Financial Statements

### 19 貿易票據減準備及存款證 (續)

#### Trade bills less reserves and certificates of deposit (continued)

呆帳準備變動—一般：

Movements in reserves for doubtful debts – General:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於一月一日	At 1 January	61	42	61	42
年內存備(附註8)	Charged during the year (Note 8)	30	19	30	19
於十二月三十一日	At 31 December	91	61	91	61

### 20 客戶貸款減準備

#### Advances to customers less reserves

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers	15,161,583	16,730,081	12,783,264	14,407,813
呆帳準備	Reserves for doubtful debts				
— 一般	— General	(129,455)	(167,301)	(108,091)	(167,301)
— 特別	— Specific	(70,699)	(178,620)	(46,161)	(170,850)
		14,961,429	16,384,160	12,629,012	14,069,662

**ibA** 財務報告附註  
Notes to the Financial Statements

**20 客戶貸款減準備 (續)**  
**Advances to customers less reserves (continued)**

按結算日至合約訂明到期日之剩餘期限劃分之期限組別： The maturity profile analysed by the remaining period at the balance sheet date to the contractual maturity date is as follows:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
即時還款	Repayable on demand	<b>1,003,297</b>	1,175,839	<b>992,554</b>	1,165,515
三個月以下惟 無需即時還款	3 months or less but not repayable on demand	<b>1,703,514</b>	1,237,410	<b>1,389,195</b>	931,965
一年以下惟三個月以上	1 year or less but over 3 months	<b>1,838,818</b>	1,798,476	<b>1,070,302</b>	1,038,638
五年以下惟一年以上	5 years or less but over 1 year	<b>4,722,613</b>	5,399,406	<b>3,757,959</b>	4,443,250
超過五年	Over 5 years	<b>5,583,238</b>	6,225,127	<b>5,341,399</b>	6,003,734
無註明日期	Undated	<b>310,103</b>	893,823	<b>231,855</b>	824,711
		<b>15,161,583</b>	16,730,081	<b>12,783,264</b>	14,407,813

呆帳準備變動—一般：

Movements in reserves for doubtful debts – General:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於一月一日	At 1 January	<b>167,301</b>	104,174	<b>167,301</b>	104,174
年內(撥回)/存備(附註8)	(Written-back)/Charged during the year (Note 8)	<b>(37,846)</b>	63,127	<b>(59,210)</b>	63,127
於十二月三十一日	At 31 December	<b>129,455</b>	167,301	<b>108,091</b>	167,301

**ibA** 財務報告附註  
Notes to the Financial Statements

**20 客戶貸款減準備 (續)**  
**Advances to customers less reserves (continued)**

呆帳準備變動－特別：

Movements in reserves for doubtful debts – Specific:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於一月一日	At 1 January	178,620	383,196	170,850	373,365
收益表內淨存備	Net charge to income statement				
－新增準備金	－ New provisions raised	389,352	194,050	336,557	181,472
－承過去年度已撇帳貸款之收回	－ Recoveries of advances written off in previous years	(12,561)	(25,021)	(12,340)	(25,015)
		376,791	169,029	324,217	156,457
撇帳金額	Amounts written off	(484,712)	(373,605)	(448,906)	(358,972)
於十二月三十一日	At 31 December	70,699	178,620	46,161	170,850

特別準備金已計及該等呆帳合共 170,226,838 港元 (二零零一年：535,531,125 港元) 的抵押品價值。

The specific provisions were made after taking into account the value of collateral in respect of such doubtful debts totalling HK\$170,226,838 (2001: HK\$535,531,125).

利息懸帳變動：

Movements in interest suspended:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於一月一日	At 1 January	93,497	88,122	93,497	88,122
年內利息懸帳	Interest suspended during the year	(59,240)	5,375	(59,240)	5,375
於十二月三十一日	At 31 December	34,257	93,497	34,257	93,497

# IBAA 財務報告附註

## Notes to the Financial Statements

### 20 客戶貸款減準備 (續)

#### Advances to customers less reserves (continued)

利息懸帳或停止累計之客戶貸款總額 (「不履行合約貸款」)：

Total advances on which interest is being placed in suspense or on which interest accrual has ceased ("Non-performing advances"):

不履行合約貸款就該等貸款已撥出之特別準備數額及銀行所持有之抵押品價值如下：

The non-performing advances, together with the aggregate amount of specific reserves held and amount of collateral held in respect of such advances are as follows:

		本集團 The Group			
		二零零二年 十二月三十一日 As at 31 December 2002		二零零一年 十二月三十一日 As at 31 December 2001	
		千港元 HK\$'000	百分比 <sup>1</sup> % <sup>1</sup>	千港元 HK\$'000	百分比 <sup>1</sup> % <sup>1</sup>
不履行合約貸款 <sup>2</sup>	Non-performing advances <sup>2</sup>				
– 重定還款期	– Rescheduled	8,694	0.06	33,550	0.20
– 其他	– Others	253,698	1.67	804,218	4.81
		<b>262,392</b>	<b>1.73</b>	<b>837,768</b>	<b>5.01</b>
就不履行合約撥出之特別準備數額	Amount of specific reserves held against non-performing advances	55,735		164,379	
就不履行合約持有之抵押品價值 <sup>3</sup>	Amount of collateral held in respect of non-performing advances <sup>3</sup>	168,516		529,647	
		<b>224,251</b>		<b>694,026</b>	
利息懸帳	Amount of interest suspended	59,240		93,497	

1. 作為客戶貸款總額之百分比。

2. 淨懸帳利息

3. 包括預期可從清盤中公司收回之 11,730,000 港元(二零零一年：16,760,000 港元)。

1. As a percentage of gross advances to customers

2. Net of suspended interest.

3. Including expected recoveries of HK\$11.73 million (2001: HK\$16.76 million) from companies in liquidation.

**ibA** 財務報告附註  
Notes to the Financial Statements

**20 客戶貸款減準備 (續)**  
**Advances to customers less reserves (continued)**

**融資租賃**

以融資租賃契約方式借予承租人之款項已納入客戶貸款。

**Finance leases**

Included in the Group's advances to customers are amounts due from lessees under finance lease contracts.

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
最低租賃還款總金額：	Total minimum lease payments due:		
— 一年以下	– Not later than one year	<b>1,072,072</b>	938,338
— 一年以上惟五年以下	– Later than one year and not later than five years	<b>993,103</b>	936,999
— 五年以上	– Later than five years	<b>464,052</b>	294,625
		<b>2,529,227</b>	2,169,962
相關未來之未賺取 融資收入	Unearned finance income relating to future periods	<b>(547,868)</b>	(303,608)
		<b>1,981,359</b>	1,866,354
呆帳準備金	Provision for doubtful debts	<b>0</b>	(7,770)
不保證剩餘價值	Unguaranteed residual value	<b>(2)</b>	(2)
		<b>1,981,357</b>	1,858,582
最低租賃還款現價值	Present value of the minimum lease payments	<b>1,981,357</b>	1,858,582

本年及去年度本銀行並無訂立任何融資租賃契約。

The Bank did not enter into any finance lease contracts during this year and the prior year.

**20 客戶貸款減準備 (續)**  
**Advances to customers less reserves (continued)**

撥備前最低租賃還款現價值的期限組別：

The maturity profile of the present value of the minimum lease payments before provisions is as follows:

		本集團	
		The Group	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
一年以下	Not later than one year	<b>882,150</b>	812,796
一年以上惟五年以下	Later than one year and not later than five years	<b>804,650</b>	828,211
五年以上	Later than five years	<b>294,559</b>	225,347
		<b>1,981,359</b>	1,866,354

**ibA** 財務報告附註  
Notes to the Financial Statements

**21 投資**  
**Investments**

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>證券投資</b>	<b>Investments in securities</b>				
<b>非持作買賣用途的證券之公平值</b>	<b>Non-trading securities at fair value</b>				
於香港上市	Listed in Hong Kong				
– 債務	– debt	449,685	2,544,670	449,685	2,544,670
– 股本	– equity	31,094	44,091	30,908	43,305
非上市	Unlisted				
– 債務	– debt	1,279,277	753,298	1,279,277	753,298
– 股本	– equity	20,941	22,384	20,941	22,384
小計	Sub-total	1,780,997	3,364,443	1,780,811	3,363,657
<b>持作買賣用途的證券之公平值*</b>	<b>Trading securities at fair value*</b>				
– 債務	– debt	7,331	0	7,331	0
小計	Sub-total	7,331	0	7,331	0
總值	Total	1,788,328	3,364,443	1,788,142	3,363,657
<b>市值</b>	<b>Market value</b>				
於香港上市	Listed in Hong Kong				
– 債務證券	– debt securities	449,685	2,544,670	449,685	2,544,670
– 股本證券	– equity securities	31,094	44,091	30,908	43,305

\* 持作買賣用途的證券全部為非上市項目並由公營機構發行，期限為五年以下惟一年以上。

\* Trading securities are all unlisted, issued by public sector entities, and mature in less than 5 years but over 1 year.

# IB 財務報告附註

## Notes to the Financial Statements

### 21 投資 (續)

#### Investments (continued)

非持作買賣用途的證券由以下機構發行： The non-trading securities are issued by:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府 及中央銀行	Central governments and central banks	449,685	2,739,620	449,685	2,739,620
公營機構	Public sector entities	455,779	0	455,779	0
銀行及其他 金融機構	Banks and other financial institutions	476,772	155,459	476,772	154,673
企業	Corporate entities	398,761	469,364	398,575	469,364
		<b>1,780,997</b>	<b>3,364,443</b>	<b>1,780,811</b>	<b>3,363,657</b>

按結算日至合約訂明到期日之剩餘期限劃分之債務證券的期限組別： The maturity profile of debt securities analysed by the remaining period at the balance sheet date to the contractual maturity date is as follows:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
三個月以下 惟無需即時還款	3 months or less but not repayable on demand	241,977	50,185	241,977	50,185
一年以下惟三個月以上	1 year or less but over 3 months	476,212	404,775	476,212	404,775
五年以下惟一年以上	5 years or less but over 1 year	771,038	2,808,181	771,038	2,808,181
超過五年	Over 5 years	211,307	2,000	211,307	2,000
無註明日期	Undated	35,759	32,827	35,759	32,827
		<b>1,736,293</b>	<b>3,297,968</b>	<b>1,736,293</b>	<b>3,297,968</b>



# 財務報告附註

## Notes to the Financial Statements

### 22 聯營公司投資

#### Investment in associated company

		本集團及本銀行	
		The Group and the Bank	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
非上市股份，按成本值	Unlisted shares, at cost	5,761	5,761
貸款	Advances	9,874	11,749
減：減值虧損	Less: impairment loss	(5,761)	(5,761)
		<b>9,874</b>	11,749

本銀行擁有在菲律賓註冊成立之IBA Finance Corporation 40% (二零零一年：40%) 已發行股本。該聯營公司之主要業務為於菲律賓提供財務及租賃服務。由於投資額微薄，故本銀行並無於帳目中按權益計算其於該聯營公司之投資。

The Bank owns 40% (2001: 40%) of the issued share capital of IBA Finance Corporation, which is incorporated in the Philippines. The principal activity of the associated company is the provision of financing and leasing services in the Philippines. The Bank has not equity accounted for the investment in the associated company in view of the immaterial amount involved.

### 23 附屬公司投資

#### Investments in subsidiaries

		本銀行	
		The Bank	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
非上市股份，按成本	Unlisted shares, at cost	87,146	87,146

# IB 財務報告附註

## Notes to the Financial Statements

### 23 附屬公司投資 (續)

#### Investments in subsidiaries (continued)

全部主要附屬公司均由本銀行直接擁有。於二零零二年十二月三十一日主要附屬公司之資料如下：

All principal subsidiaries are directly owned by the Bank. Details of principal subsidiaries at 31 December 2002 are as follows:

		已發行及繳足 之普通股本 Issued and fully paid-up ordinary share capital	持有 之股權 % of ownership interest held	主要業務 Principal activities
<b>於香港註冊成立及經營</b>		<b>Incorporated and operating in Hong Kong</b>		
港基國際財務有限公司	IBA Credit Limited	65,000,000 港元 HK\$65,000,000	100%	接受存款及財務 Deposit-taking and finance
港基國際銀行(信託)有限公司	International Bank of Asia (Trustee) Limited	3,000,000 港元 HK\$3,000,000	100%	信託服務 Trustee services
港基國際證券有限公司	IBA Securities Limited	8,000,000 港元 HK\$8,000,000	100%	證券經紀 Securities broking
港基國際資金管理有限公司	IBA Fund Management Limited	8,000,000 港元 HK\$8,000,000	100%	資金管理 Fund management
Mars (Nominees) Limited	Mars (Nominees) Limited	200 港元 HK\$200	100%	代理人服務 Nominees services
<b>於瓦魯圖註冊成立及經營</b>		<b>Incorporated and operating in Vanuatu</b>		
IBA Bank Limited	IBA Bank Limited	US\$10,000 10,000 美元	100%	財務 Finance

以上公司於附註1(c)定名為受控附屬公司，並已歸納入本集團之帳目內。除港基國際銀行(信託)有限公司為公眾公司外，該等附屬公司均為私人公司。

All of these are controlled subsidiaries as defined under note 1(c) and have been consolidated into the Group's financial statements. All the subsidiaries are private companies except for International Bank of Asia (Trustee) Limited, which is a public company.

**ibA** 財務報告附註  
Notes to the Financial Statements

**24** 固定資產  
Fixed assets

本集團

THE GROUP

		房地產 Premises 千港元 HK\$'000	傢俬、 裝置及設備 Furniture, Fixtures and Equipment 千港元 HK\$'000	總數 Total 千港元 HK\$'000
<b>成本或估值</b>	<b>Cost or valuation</b>			
於二零零二年一月一日	At 1 January 2002	1,189,615	308,471	1,498,086
添置	Additions	23	39,921	39,944
出售	Disposals	(8,645)	(8,868)	(17,513)
於二零零二年十二月三十一日	At 31 December 2002	1,180,993	339,524	1,520,517
<b>累計折舊</b>	<b>Accumulated depreciation</b>			
於二零零二年一月一日	At 1 January 2002	67,419	150,830	218,249
年內折舊	Charge for the year	13,593	40,013	53,606
出售之抵免	Released on disposal	(1,116)	(6,669)	(7,785)
於二零零二年十二月三十一日	At 31 December 2002	79,896	184,174	264,070
<b>帳面淨值</b>	<b>Net book value</b>			
於二零零二年十二月三十一日	At 31 December 2002	1,101,097	155,350	1,256,447
於二零零一年十二月三十一日	At 31 December 2001	1,122,196	157,641	1,279,837

**IBA** 財務報告附註  
Notes to the Financial Statements

**24** 固定資產 (續)  
**Fixed assets** (continued)

本銀行

THE BANK

		房地產 Premises 千港元 HK\$'000	傢俬、 裝置及設備 Furniture, Fixtures and Equipment 千港元 HK\$'000	總數 Total 千港元 HK\$'000
<b>成本或估值</b>	<b>Cost or valuation</b>			
於二零零二年一月一日	At 1 January 2002	1,152,866	306,955	1,459,821
添置	Additions	23	39,774	39,797
出售	Disposals	(8,645)	(8,868)	(17,513)
於二零零二年十二月三十一日	At 31 December 2002	1,144,244	337,861	1,482,105
<b>累計折舊</b>	<b>Accumulated depreciation</b>			
於二零零二年一月一日	At 1 January 2002	65,318	150,028	215,346
年內折舊	Charge for the year	13,267	39,825	53,092
出售之抵免	Released on disposal	(1,115)	(6,669)	(7,784)
於二零零二年十二月三十一日	At 31 December 2002	77,470	183,184	260,654
<b>帳面淨值</b>	<b>Net book value</b>			
於二零零二年十二月三十一日	At 31 December 2002	1,066,774	154,677	1,221,451
於二零零一年十二月三十一日	At 31 December 2001	1,087,548	156,927	1,244,475

# IB 財務報告附註

## Notes to the Financial Statements

### 24 固定資產 (續)

#### Fixed assets (continued)

房地產之淨面帳值包括：

The net book value of premises comprises:

		本集團		本銀行	
		The Group		The Bank	
		二零零二年	二零零一年	二零零二年	二零零一年
		2002	2001	2002	2001
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於香港之房地產	Premises held in Hong Kong				
– 長期租賃 (超過五十年)	– Long term leases (over 50 years)	855,115	862,548	820,792	827,900
– 中期租賃 (十年至五十年)	– Medium term leases (10 – 50 years)	245,982	259,648	245,982	259,648
		<b>1,101,097</b>	1,122,196	<b>1,066,774</b>	1,087,548

若干房地產已按彼等於一九八九年十一月之估值77,100,000港元(二零零一年：77,100,000港元)計入財務報告。編製該等財務報告時，已採納香港會計師公會制定之《會計實務準則》第17條第80段中「房地產、廠房及設備」之過渡規則，准許在結算日並未按公平價值重估房地產。董事目前無意於日後重估房地產價值。

Certain of these premises of the Bank have been included in the financial statements at their November 1989 valuation of HK\$77,100,000 (2001: HK\$77,100,000). In preparing these financial statements, advantage has been taken of the transitional provisions in paragraph 80 of the Statement of Standard Accounting Practice 17 “Property, Plant and Equipment” issued by the Hong Kong Society of Accountants with the effect that premises have not been revalued to fair value at the balance sheet date. It is not the Directors’ present intention to revalue the premises in the future.

列入資產負債表內重估之所有房地產之淨面帳值為該等房地產之成本價值減累計折舊：

The net book value of all premises which have been stated in the balance sheet at valuation would have been as follows had they been stated at cost less accumulated depreciation:

		本集團及本銀行	
		The Group and the Bank	
		二零零二年	二零零一年
		2002	2001
		千港元	千港元
		HK\$'000	HK\$'000
於十二月三十一日之淨面帳值	Net book value at 31 December	<b>18,565</b>	19,009

## 25 銀行同業存款及結餘 Deposits and balances of other banks

按結算日至合約訂明的到期日之剩餘  
期限劃分之期限組別：

The maturity profile analysed by the remaining period at the balance sheet  
date to the contractual maturity date is as follows:

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
即時還款	Repayable on demand	1,778	36,253	1,778	36,253
三個月以下惟無需 即時還款	3 months or less but not repayable on demand	328,591	342,314	328,591	342,314
		<b>330,369</b>	378,567	<b>330,369</b>	378,567

## 26 客戶存款 Deposits from customers

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
活期及往來存款	Demand deposits and current accounts	2,805,818	1,466,836	2,805,818	1,466,836
儲蓄存款	Savings deposits	613,942	917,058	613,942	917,057
定期、短期通知及通知存款	Time, call and notice deposits	18,651,047	19,862,023	17,686,470	19,650,460
		<b>22,070,807</b>	22,245,917	<b>21,106,230</b>	22,034,353

# ibA 財務報告附註

## Notes to the Financial Statements

### 26 客戶存款 (續) Deposits from customers (continued)

按結算日至合約訂明的到期日之剩餘  
期限劃分之期限組別：

The maturity profile analysed by the remaining period at the balance sheet  
date to the contractual maturity date is as follows:

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
即時還款	Repayable on demand	4,231,513	2,383,895	4,231,093	2,383,895
三個月以下惟無需即時 還款	3 months or less but not repayable on demand	16,781,314	18,341,969	15,817,157	18,130,405
一年以下惟三個月以上	1 year or less but over 3 months	965,523	1,495,350	965,523	1,495,350
五年以下惟一年以上	5 years or less but over 1 year	92,457	24,703	92,457	24,703
		<b>22,070,807</b>	22,245,917	<b>21,106,230</b>	22,034,353

### 27 已發行存款證 Certificates of deposit issued

按結算日至合約訂明的到期日之剩餘  
期限劃分之期限組別：

The maturity profile analysed by the remaining period at the balance sheet  
date to the contractual maturity date is as follows:

		本集團 The Group		本銀行 The Bank	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000	二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
三個月以下惟 無需即時還款	3 months or less but not repayable on demand	0	310,000	0	310,000
一年以下惟三個月以上	1 year or less but over 3 months	0	505,000	0	505,000
五年以下惟一年以上	5 years or less but over 1 year	1,810,494	800,000	1,810,494	800,000
		<b>1,810,494</b>	1,615,000	<b>1,810,494</b>	1,615,000

**IBA** 財務報告附註  
Notes to the Financial Statements

**28 股本**  
**Share capital**

		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
法定股本	Authorised		
1,406,592,000股(二零零一年： 1,406,592,000股)每股面值1港元之普通股	1,406,592,000 (2001: 1,406,592,000) ordinary shares of HK\$1 each	<b>1,406,592</b>	1,406,592
已發行及繳足股本	Issued and fully paid		
1,172,160,000股(二零零一年： 1,172,160,000股)每股面值1港元之普通股	1,172,160,000 (2001: 1,172,160,000) ordinary shares of HK\$1 each	<b>1,172,160</b>	1,172,160

**29 股份溢價**  
**Share premium**

股份溢價帳戶之應用由香港《公司條例》第48B節監管。

The application of the share premium account is governed by section 48B of the Hong Kong Companies Ordinance.



# IBA 財務報告附註

## Notes to the Financial Statements

### 30 儲備 Reserves

本集團

THE GROUP

		資本贖回儲備	投資重估儲備	保留溢利	總額
		Capital redemption reserve	Investment revaluation reserve	Retained earnings	Total
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二零零一年一月一日	At 1 January 2001	372,000	(4,280)	1,189,709	1,557,429
年度除稅後溢利	Profit after tax for the year	0	0	295,338	295,338
非持作買賣用途證券 淨公平值變動	Net change in fair value of non-trading securities	0	(13,945)	0	(13,945)
上一財政年度批發股息	Dividends approved in respect of the previous financial year	0	0	(58,608)	(58,608)
宣派中期股息	Interim dividend paid	0	0	(46,886)	(46,886)
於二零零一年十二月三十一日	At 31 December 2001	372,000	(18,225)	1,379,553	1,733,328
於二零零二年一月一日	At 1 January 2002	372,000	(18,225)	1,379,553	1,733,328
前期按定額福利計劃之調整	Prior period adjustment in respect of defined benefit scheme	0	0	16,566	16,566
重報	As restated	372,000	(18,225)	1,396,119	1,749,894
年度除稅後溢利	Profit after tax for the year	0	0	225,338	225,338
非持作買賣用途證券 重估虧損之變現	Realisation of revaluation deficit of non-trading securities	0	3,854	0	3,854
非持作買賣用途證券 淨公平值變動	Net change in fair value of non-trading securities	0	(6,152)	0	(6,152)
上一財政年度批發股息	Dividends approved in respect of the previous financial year	0	0	(82,051)	(82,051)
宣派中期股息	Interim dividend paid	0	0	(46,886)	(46,886)
於二零零二年十二月三十一日	At 31 December 2002	372,000	(20,523)	1,492,520	1,843,997

# IB 財務報告附註

## Notes to the Financial Statements

### 30 儲備 (續)

#### Reserves (continued)

本銀行

THE BANK

		資本贖回儲備	投資重估儲備	保留溢利	總額
		Capital redemption reserve	Investment revaluation reserve	Retained earnings	Total
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
於二零零一年一月一日	At 1 January 2001	372,000	(4,280)	891,622	1,259,342
年度除稅後溢利	Profit after tax for the year	0	0	220,709	220,709
非持作買賣用途證券 淨公平值變動	Net change in fair value of non-trading securities	0	(13,945)	0	(13,945)
上一財政年度批發股息	Dividends approved in respect of the previous financial year	0	0	(58,608)	(58,608)
宣派中期股息	Interim dividend paid	0	0	(46,886)	(46,886)
於二零零一年十二月三十一日	At 31 December 2001	372,000	(18,225)	1,006,837	1,360,612
於二零零二年一月一日	At 1 January 2002	372,000	(18,225)	1,006,837	1,360,612
前期按定額福利計劃之調整	Prior period adjustment in respect of defined benefit scheme	0	0	16,566	16,566
重報	As restated	372,000	(18,225)	1,023,403	1,377,178
年度除稅後溢利	Profit after tax for the year	0	0	304,423	304,423
非持作買賣用途證券 重估虧損之變現	Realisation of revaluation deficit of non-trading securities	0	3,854	0	3,854
非持作買賣用途證券 淨公平值變動	Net change in fair value of non-trading securities	0	(6,152)	0	(6,152)
上一財政年度批發股息	Dividends approved in respect of the previous financial year	0	0	(82,051)	(82,051)
宣派中期股息	Interim dividend paid	0	0	(46,886)	(46,886)
於二零零二年十二月三十一日	At 31 December 2002	372,000	(20,523)	1,198,889	1,550,366

### 30 儲備 (續) Reserves (continued)

- (a) 資本贖回儲備因在一九九一年及一九九二年自本銀行之保留溢利撥款贖回其「A」及「B」優先股而產生。根據香港《公司條例》第79C(2)節，資本贖回儲備不可分派，但可由本銀行用以繳付將配發予其股東之未發行股份之股款作為繳足紅股。
- (a) The capital redemption reserve arose from the redemption of the Bank's "A" and "B" preference shares in 1991 and 1992 out of its retained earnings. The capital redemption reserve is undistributable under the Hong Kong Companies Ordinance section 79 C(2) but may be applied by the Bank in paying up its unissued shares to be allotted to its members as fully paid bonus shares.
- (b) 本集團及本銀行之可供分派儲備總額分別為1,492,520,000港元(二零零一年：1,379,553,000港元)及1,198,889,000港元(二零零一年：1,006,837,000港元)。
- (b) Total distributable reserves of the Group and the Bank amounted to HK\$1,492,520,000 (2001: HK\$1,379,553,000) and HK\$1,198,889,000 (2001: HK\$1,006,837,000) respectively.

於結算日，董事局擬派末期股息每股8.00港仙(二零零一年：7.00港仙)合共93,772,800港元(二零零一年：82,051,200港元)。該股息未於結算日被確認為負債。

At the balance sheet date the directors proposed a final dividend of 8 Hong Kong cents per share (2001: 7 Hong Kong cents per share) amounting to HK\$93,772,800 (2001: HK\$82,051,200). This dividend has not been recognised as a liability at the balance sheet date.

### 31 重大關連各方交易 Material related party transaction

- (a) 本集團之日常銀行業務包括客戶貸款、接受及存放銀行同業存款、參與銀團貸款、代理銀行交易及外匯交易，而年內本集團於進行日常銀行業務中與其最終控股公司及另一名主要股東中國光大控股有限公司及其附屬公司訂立多項交易。該等合約乃根據訂立各項交易當時之有關市場價值訂價，而條款與給予本集團同業及客戶相同。董事認為，此等交易均以一般商業條款進行。
- (a) During the year the Group entered into a number of transactions with its ultimate holding company and another major shareholder, China Everbright Limited and its subsidiaries, in the ordinary course of its banking business including, inter alia, lending, the acceptance and placement of interbank deposits, participation in loan syndicates, correspondent banking transactions and foreign exchange transactions. The contracts were priced based on relevant market rates at the time of each transaction, and were under the same terms as those available to other counterparties and customers of the Group. In the opinion of the Directors these transactions were conducted on normal commercial terms.

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## Notes to the Financial Statements

### 31 重大關連各方交易 (續)

#### Material related party transaction (continued)

有關年內關連各方交易產生之收支及於結算日尚未償還餘額之資料如下：

Information relating to income and expense from related party transactions during the year and balances outstanding as at the balance sheet date is set out below:

		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
(i) 收入／(支出)	(i) Income/expenses		
利息收入	Interest income	5,267	10,838
利息支出	Interest expense	6,926	31,292
(ii) 資產	(ii) Assets		
最終控股公司	Ultimate holding company		
短期資金	Short term funds	155,975	0
應計利息及其他帳目	Accrued interest and other accounts	1,436	1,163
應收最終控股公司款項	Due from ultimate holding company	157,411	1,163
其他關連各方	Other related parties		
給予客戶之貸款及墊款	Loans and advances to customers	25,000	38,000
應計利息及其他帳目	Accrued interest and other accounts	3	5
應收其他關連各方款項	Due from other related parties	25,003	38,005
應收帳項總額	Total receivables	182,414	39,168
(iii) 負債	(iii) Liabilities		
最終控股公司	Ultimate holding company		
銀行同業存款及結餘	Deposits and balances with other banks	0	118,970
其他帳目及準備金	Other accounts and provisions	0	22
應付最終控股公司款項	Due to ultimate holding company	0	118,992
其他關連各方	Other related parties		
客戶之往來、定期及其他存款	Current, fixed and other deposits of customers	0	103,215
其他帳目及準備金	Other accounts and provisions	0	60
應付其他關連各方款項	Due to other related parties	0	103,275
應付帳項總額	Total payable	0	222,267

### 32 行政人員貸款 Loans to officers

根據香港《公司條例》第161B條之規定披露之本集團及本銀行借予行政人員之貸款總額如下：

The aggregate amount of loans made by the Group and the Bank disclosed pursuant to section 161B of the Hong Kong Companies Ordinance is as follows:

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
於十二月三十一日	At 31 December	12,728	16,333
年內之最高款額	Maximum during the year	16,362	24,141

### 33 職員退休計劃 Employee retirement benefits

#### (a) 定額福利退休計劃

本集團推行一項退休計劃，名為港基國際銀行有限公司(1987)退休計劃(「該計劃」)，為其全體全職僱員成立一項定額福利計劃。該計劃由獨立受託人管理。該計劃資產與本集團的資產分開持有。本集團就該計劃獲得強制性公積金(強積金)的豁免地位。

該計劃乃根據規管該計劃的信託契據，並以獨立精算師的意見為基礎，由本集團供款以作資助。該計劃最新的獨立精算估值乃於二零零二年十二月三十一日進行，由美國精算師公會會員Jennifer Chee以預計單位信貸方式編制。該精算估值顯示，本集團根據該計劃的承擔享有由受託人所持有的計劃資產的100.6%保障。

#### (a) Defined benefit retirement plans

The Group operates a retirement scheme, namely the International Bank of Asia Limited (1987) Retirement Scheme ("the Scheme"), which incorporates a defined benefits plan for all its full-time employees. The Scheme is administrated by trustees who are independent. The assets of the Scheme are held separately from those of the Group. The Group has secured Mandatory Provident Fund ("MPF") exemption status for the Scheme.

The Scheme is funded by contributions from the Group in accordance with the trust deed governing the Scheme and based on an independent actuary's recommendations. The latest independent actuarial valuation of the Scheme was at 31 December 2002 and was prepared by Jennifer Chee, Fellow of the Society of Actuaries of the United States of America, of William M. Mercer Limited using the projected unit credit method. The actuarial valuation indicates that the Group's obligations under the Scheme are 100.6% covered by the plan assets held by the trustee.

### 33 員退休計劃 (續) Employee retirement benefits (continued)

**(a) 定額福利退休計劃 (續)**

於十二月三十一日的主要精算折舊率為4.5%、長期資產回報率為5.0%，薪酬於二零零三年及二零零四年並無增幅，於二零零五年及其後的年份增長3.5%。

(i) 該計劃於資產負債表內「應計利息及其他帳目」一節中已獲確認的資產淨值如下：

**(a) Defined benefit retirement plans (continued)**

The principal actuarial assumptions used as at 31 December are discount rates of 4.5%, long-term rate of return on assets of 5.0%, and no salary increases in both 2003 and 2004 and a 3.5% salary increase for 2005 and the years thereafter.

(i) The Scheme's net assets recognised in the balance sheets under "Accrued interest and other accounts" is as follows:

		本集團及本銀行 二零零二年 千港元 The Group & the Bank 2002 HK\$'000
獲全數或部份資助的承擔現值	Present value of wholly or partly funded obligations	<b>(181,742)</b>
於年底該計劃資產的公平價值	Fair value of Scheme assets at the end of year	<b>182,775</b>
尚未確認的精算虧損	Unrecognised actuarial losses	<b>15,931</b>
於年底於資產負債表內已獲確認的 資產淨值	Net asset recognised in balance sheet at end of year	<b>16,964</b>

該計劃的資產包括由本行所發行，公平價值為4,793,000港元的普通股（二零零一年：3,588,000港元）。

The Scheme assets include ordinary shares issued by the Bank with a fair value of HK\$4,793,000 (2001: HK\$3,588,000).

### 33 員退休計劃 (續)

#### Employee retirement benefits (continued)

##### (a) 定額福利退休計劃 (續)

- (ii) 於資產負債表已獲確認資產淨額的變動如下：

於二零零二年一月一日	At 1 January 2002	16,566
對該計劃的供款	Contributions paid to the Scheme	11,662
於收益表內已獲確認的支出 (附註5)	Expense recognised in the income statement (Note 5)	(11,264)
		<b>16,964</b>

本集團及本銀行  
二零零二年  
千港元  
The Group  
& the Bank  
2002  
HK\$'000

- (iii) 於綜合收益表內「營運支出－員工成本」一節內已獲確認的支出如下：

本期服務成本	Current service cost	10,774
承擔的利息成本	Interest cost on obligation	8,945
該計劃資產的預計回報	Expected return on Scheme assets	(8,455)
		<b>11,264</b>

本集團及本銀行  
二零零二年  
千港元  
The Group  
& the Bank  
2002  
HK\$'000

- (iv) 截至二零零二年十二月三十一日止年度，該計劃資產的實際回報共約13,038,000港元。

##### (a) Defined benefit retirement plans (continued)

- (ii) Movements in the net asset recognised in the balance sheet are as follows:

- (iii) Expense recognised in the “Operating expenses – staff costs” in the consolidated income statement is as follows:

- (iv) The actual return on the Scheme assets for the year ended 31 December 2002 amounted to approximately HK\$13,038,000.

### **33 員退休計劃 (續)** **Employee retirement benefits (continued)**

#### **(b) 強制性公積金計劃**

根據香港強制性公積金計劃條例，本集團亦向根據香港僱傭條例管轄範圍內受僱而未曾納入該計劃內的僱員，推行了一項強積金計劃。本集團由二零零零年十二月一日起，參與銀聯信託有限公司一項獲認可的強積金計劃，以向現職及新入職僱員提供計劃選擇。

強積金計劃乃由獨立受託人所管理的定額供款退休計劃。根據強積金計劃，僱主及其僱員須各自就計劃按有關僱員收入5%作出供款，並以月入20,000港元為上限。計劃一經供款，即告生效。

#### **(b) Mandatory Provident Fund Scheme**

The Group also operates an MPF scheme under the Hong Kong Mandatory Provident Fund Schemes Ordinance for employees employed under the jurisdiction of the Hong Kong Employment Ordinance and not previously covered by the Scheme. The Group participated in an approved MPF scheme with the Bank Consortium Trust Company Limited from 1 December 2000 to provide scheme choice to both existing and new employees.

The MPF scheme is a defined contribution retirement scheme administered by independent trustees. Under the MPF scheme, the employer and its employees are each required to make contributions to the scheme at 5% of the employees' relevant income, subject to a cap of monthly relevant income of HK\$20,000. Contributions to the scheme vest immediately.



### 34 未付承擔 Outstanding commitments

- (a) 未於財務報告內提撥之於二零零二年十二月三十一日之未兌現資本承擔如下：
- (a) Capital commitments outstanding at 31 December 2002 not provided for in the financial statements are as follows:

	本集團		本銀行	
	The Group		The Bank	
	二零零二年	二零零一年	二零零二年	二零零一年
	2002	2001	2002	2001
	千港元	千港元	千港元	千港元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
已訂合約	Contracted for			
	<b>67,053</b>	54,863	<b>67,053</b>	54,863

- (b) 不可取消營運租賃之未來最低租賃還款應收總額如下：
- (b) The total future minimum lease payments under non-cancellable operating leases are payable as follows:

	本集團		本銀行	
	The Group		The Bank	
	二零零二年	二零零一年	二零零二年	二零零一年
	2002	2001	2002	2001
	千港元	千港元	千港元	千港元
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
一年內	- Within one year			
	<b>11,435</b>	13,834	<b>10,508</b>	13,834
一至五年間	- Between one and five years			
	<b>5,691</b>	10,667	<b>5,402</b>	10,667
	<b>17,126</b>	24,501	<b>15,910</b>	24,501

## 35 資產負債表外項目 Off-balance sheet exposures

### (a) 或然負債及承擔

以下為每項重要或然負債及承擔類別之合約金額及風險加權金額之摘要。

### (a) Contingent liabilities and commitments

The following is a summary of the contractual and risk-weighted amounts of each significant class of contingent liabilities and commitments:

#### 本集團

#### THE GROUP

		二零零二年 2002		二零零一年 2001	
		合約 金額 Contractual Amounts 千港元 HK\$'000	風險加權 金額 Risk Weighted Amounts 千港元 HK\$'000	合約 金額 Contractual Amounts 千港元 HK\$'000	風險加權 金額 Risk Weighted Amounts 千港元 HK\$'000
直接信貸替代項目	Direct credit substitutes	454,437	454,437	62,920	62,920
與交易有關之或然項目	Transaction-related contingencies	8,912	4,456	17,260	8,630
與貿易有關之或然項目	Trade-related contingencies	386,342	22,770	370,060	14,804
未提取之備用貸款	Undrawn loan facilities				
— 原訂到期期限少於一年或 可無條件地取消	— with an original maturity of under 1 year or which are unconditionally cancellable	5,492,194	0	6,029,268	0
— 原訂到期期限為一年或以上	— with an original maturity of 1 year or over	656,002	328,002	957,662	478,831
遠期預約放款	Forward forward deposits placed	153,372	30,674	263,884	52,777
		<b>7,151,259</b>	<b>840,339</b>	7,701,054	617,962

### 35 資產負債表外項目 (續)

#### Off-balance sheet exposures (continued)

(a) 或然負債及承擔 (續)

(a) Contingent liabilities and commitments (continued)

本銀行

THE BANK

		二零零二年		二零零一年	
		2002		2001	
		風險加權		風險加權	
		合約	金額	合約	金額
		金額	Risk	金額	Risk
		Contractual	Weighted	Contractual	Weighted
		Amounts	Amounts	Amounts	Amounts
		千港元	千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
直接信貸替代項目	Direct credit substitutes	462,027	462,027	70,511	70,511
與交易有關之或然項目	Transaction-related contingencies	8,912	4,456	17,260	8,630
與貿易有關之或然項目	Trade-related contingencies	422,313	24,209	392,614	15,706
未提取之備用貸款	Undrawn loan facilities				
— 原訂到期期限少於一年或可無條件地取消	— with an original maturity of under 1 year or which are unconditionally cancellable	5,483,793	0	6,023,127	0
— 原訂到期期限為一年或以上	— with an original maturity of 1 year or over	619,562	309,782	935,201	467,601
遠期預約放款	Forward forward deposits placed	153,372	30,674	263,884	52,777
		<b>7,149,979</b>	<b>831,148</b>	7,702,597	615,225

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### 35 資產負債表外項目 (續)

#### Off-balance sheet exposures (continued)

#### (b) 衍生工具

以下為每項重要衍生工具類別之  
合約金額及風險加權金額之摘要。

#### (b) Derivatives

The following is a summary of the contractual and risk-weighted amounts  
of each significant type of derivatives:

#### 本集團

#### THE GROUP

		二零零二年		
		2002		
		風險加權金額		
		合約金額	Risk	重置成本
		Contractual	Weighted	Replacement
		Amounts	Amounts	Costs
		千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000
匯率合約	Exchange rate contracts			
— 遠期匯率合約	– Forward exchange contracts	2,556,340	11,939	26,165
— 購入期權	– Options purchased	171,652	3	500
— 沽出期權	– Options written	176,657	不適用	不適用
利率合約	Interest rate contracts			
— 掉期利率合約	– Interest rate swaps	1,034,648	6,643	28,860
		<b>3,939,297</b>	<b>18,585</b>	<b>55,525</b>
		二零零一年		
		2001		
		風險加權金額		
		合約金額	Risk	重置成本
		Contractual	Weighted	Replacement
		Amounts	Amounts	Costs
		HK\$'000	HK\$'000	HK\$'000
匯率合約	Exchange rate contracts			
— 遠期匯率合約	– Forward exchange contracts	754,078	2,398	997
— 槓桿存款合約	– Leverage deposits contracts	359,128	0	13,720
		<b>1,113,206</b>	<b>2,398</b>	<b>14,717</b>

### 35 資產負債表外項目 (續)

#### Off-balance sheet exposures (continued)

(b) 衍生工具 (續)

(b) Derivatives (continued)

本銀行

THE BANK

		二零零二年		
		2002		
		風險加權金額		
		合約金額	Risk	重置成本
		Contractual	Weighted	Replacement
		Amounts	Amounts	Costs
		千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000
匯率合約	Exchange rate contracts			
— 遠期匯率合約	— Forward exchange contracts	2,568,073	11,962	26,165
— 購入期權	— Options purchased	171,652	3	500
— 沽出期權	— Options written	176,657	不適用	不適用
利率合約	Interest rate contracts			
— 掉期利率合約	— Interest rate swaps	1,034,648	6,643	28,860
		<b>3,951,030</b>	<b>18,608</b>	<b>55,525</b>
		二零零一年		
		2001		
		風險加權金額		
		合約金額	Risk	重置成本
		Contractual	Weighted	Replacement
		Amounts	Amounts	Costs
		千港元	千港元	千港元
		HK\$'000	HK\$'000	HK\$'000
匯率合約	Exchange rate contracts			
— 遠期匯率合約	— Forward exchange contracts	775,884	2,654	2,060
— 槓桿存款合約	— Leverage deposits contracts	359,128	0	13,720
		<b>1,135,012</b>	<b>2,654</b>	<b>15,780</b>

### 35 資產負債表外項目 (續) Off-balance sheet exposures (continued)

#### (b) 衍生工具 (續)

於本附註第(a)及(b)部份披露之資產負債表以外項目之重置成本及信貸風險加權金額並無計及雙邊淨額結算安排之影響。上述表格列出資產負債表以外項目交易之合約金額、重置成本及信貸風險加權金額。該等數額乃根據已包容了巴塞爾協議內有關資本充足方面之香港金融管理局指引及視乎交易對方之狀況及到期期限之特質而進行評估。用於或然負債及承擔之風險加權比率為0%至100%，而用於匯率及利率合約則為0%至50%。重置成本乃指重置所有以市況計算會有正數值之合約成本。信貸風險加權金額乃指根據銀行業條例附表三所計算之金額。衍生工具乃因本集團及本銀行在外匯及利率市場進行遠期及掉期交易而產生。該等工具之合約金額顯示出結算日之未付交易量，惟並不是代表風險之金額。

匯率合約均為因應客戶需求而進行之交易，利率合約用以對沖本集團之市場風險，此乃其資產及負債管理之一部份。本集團並無維持重大頭寸。

#### (b) Derivatives (continued)

The replacement costs and credit risk-weighted amounts of the off-balance sheet exposures disclosed in parts (a) and (b) of this note to the financial statements do not take into account the effects of bilateral netting arrangements. The tables above state the contractual amounts, replacement cost and credit risk-weighted amounts of off-balance sheet transactions. These are assessed in accordance with the HKMA's guidelines which implement the Basle agreement on capital adequacy and depend on the status of the counterparty and the maturity characteristics. The risk weights used range from 0% to 100% for contingent liabilities and commitments, and from 0% to 50% for exchange rate and interest rate contracts. Replacement cost represents the cost of replacing all contracts which have a positive value when marked to market. The credit risk-weighted amount refers to the amount as computed in accordance with the Third Schedule to the Hong Kong Banking Ordinance. Derivatives arise from forward and swap transactions undertaken by the Group in the foreign exchange and interest rate markets. The contractual amounts of these instruments indicate the volume of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

The exchange rate contracts are initiated in response to customer demands. The interest rate contracts are used to hedge the Group's own exposures to market risks as part of its asset and liability management. No significant proprietary positions are maintained by the Group.

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**36 經營利潤與營業活動之淨現金流入對帳表**  
**Reconciliation of operating profit to net cash inflow from operating activities**

		本集團 The Group	
		二零零二年 2002 千港元 HK\$'000	二零零一年 2001 千港元 HK\$'000
<b>營運活動</b>	<b>Operating activities</b>		
除稅前來自一般活動之盈利	Profit from ordinary activities before taxation	<b>221,868</b>	307,023
調整：	Adjustments for:		
折舊	Depreciation	<b>53,606</b>	47,425
出售固定資產虧損	Loss on disposal of fixed assets	<b>0</b>	1,406
呆壞帳準備金調撥	Charge for bad and doubtful debts	<b>338,975</b>	232,175
年內撇除之特別準備金	Specific provision written off during the year	<b>(484,712)</b>	(379,365)
投資及所得資產撥備	Provision for investment and acquired assets	<b>32,263</b>	5,760
短期資金增加	Increase in short-term funds	<b>(523,804)</b>	(248,602)
一至十二個月到期之 同業放款(增加)/減少	(Increase)/Decrease in placements maturing between one and twelve months	<b>(158,852)</b>	506,528
貿易票據及存款 證減少	Decrease in trade bills and certificates of deposit	<b>62,263</b>	383,679
客戶貸款減少	Decrease in advances to customers	<b>1,568,498</b>	1,183,670
應計利息及其他帳目 (增加)/減少	(Increase)/Decrease in accrued interest and other accounts	<b>(319,014)</b>	297,153
持作買賣證券增加	Increase in trading securities	<b>(8,970)</b>	0
非持作買賣證券 減少/(增加)	Decrease/(Increase) in non-trading securities	<b>1,587,721</b>	(409,332)
持至到期證券增加	Increase in held-to-maturity securities	<b>0</b>	(384,775)
存款及同業結餘 (減少)/增加	(Decrease)/Increase in deposits and balances from other banks	<b>(48,198)</b>	64,161
客戶存款減少	Decrease in customer deposits	<b>(175,110)</b>	(1,149,693)
外匯基金票據短期 倉盤增加	Increase in short position in Exchange Fund Bills	<b>4,094,931</b>	0
其他帳目及準備金減少	Decrease in other accounts and provisions	<b>(4,802)</b>	(85,186)
繳交稅項	Tax paid	<b>(21,809)</b>	(19,384)
稅項退款	Tax refunded	<b>2,934</b>	64,567
營業活動之淨現金流入	Net cash inflow from operating activities	<b>6,217,788</b>	417,210

### 37 結算日後事項 Post balance sheet events

於結算日後，董事局建議派發末期股息，詳細資料於附註12披露。

After the balance sheet date the directors proposed a final dividend. Further details are disclosed in Note 12.

### 38 比較數字 Comparative figures

由於採納了會計實務準則第15條(二零零一年修訂本)「現金流量報表」的規定，綜合現金流量表的呈列與項目分類已作出更改。因此，若干銀行存款及結餘已不計入等同現金項目的定義之內，而稅項現金流量項目投資回報及融資費用已分別列入經營、投資及融資活動內。比較數字已獲重新分類，以符合本年度之呈報。

The presentation and classification of items in the consolidated cash flow statement have been changed due to the adoption of the requirements of SSAP 15 (revised 2001) "Cash flow statements". As a result, certain deposits and balances of banks have been excluded from the definition of cash equivalents, cash flow items from taxation, returns on investments and servicing of finance have been classified into operating, investing and financing activities respectively. Comparative figures have been reclassified to conform with the current year's presentation.