

4. 會計政策變更(續)

(h) 關連人士之定義(香港會計準則第24號「關連人士披露」)

由於採納香港會計準則第24號「關連人士披露」，記載於附註2(q)內關連人士之定義經已擴大及澄清關連人士包括可受個人(即主要管理人員、重大股權股東及／或其近親家庭成員)重大影響的公司及提供予本集團或與本集團關連的實體之僱員的在職後福利計劃。澄清關連人士之定義並未對往年度按會計實務準則第20號「關連人士披露」披露或本年度已披露的關連人士交易構成重大影響。

5. 營業溢利

(a) 利息收入

定期存放銀行同業及其他
金融機構款項
客戶之貸款
上市投資
非上市投資
其他利息收入

其他利息收入已包括減值金融資產之利息收入港幣22,824,000元，其中包括截至二零零五年十二月三十一日止年度之貸款減值準備之利息折扣港幣10,465,000元(附註20)。

4. CHANGES IN ACCOUNTING POLICIES (CONTINUED)

(h) Definition of related parties (HKAS 24, "Related party disclosures")

As a result of the adoption of HKAS 24, "Related party disclosures", the definition of related parties as disclosed in note 2(q) has been expanded to clarify that related parties include entities that are under the significant influence of a related party that is an individual (i.e. key management personnel, significant shareholders and/or their close family members) and post-employment benefit plans which are for the benefit of employees of the Group or of any entity that is a related party of the Group. The clarification of the definition of related parties has not resulted in any material changes to the previously reported disclosures of related party transactions; nor has it had any material effect on the disclosures made in the current period, as compared to those that would have been reported had SSAP 20, "Related party disclosures", still been in effect.

5. OPERATING PROFIT

(a) Interest income

	2005	2004 (重報) (restated)
Placement with banks and other financial institutions	909,644	525,890
Advances to customers	2,515,713	1,768,627
Listed investments	58,361	79,680
Unlisted investments	522,511	484,199
Other interest income	35,550	18,610
	4,041,779	2,877,006

Other interest income includes the amount of interest income accrued on impaired financial assets of HK\$22,824,000, which includes interest income on unwinding of impairment provision discount of HK\$10,465,000 (Note 20) for the year ended 31st December, 2005.

5. 營業溢利 (續)
(b) 利息支出

5. OPERATING PROFIT (CONTINUED)
(b) Interest expense

		2005	2004 (重報) (restated)
銀行同業及其他金融機構之存款	Deposits and balances of banks and other financial institutions	66,375	18,465
客戶之存款	Deposits from customers	2,051,916	858,989
已發行之存款證	Certificates of deposit issued	60,216	41,438
借貸資本(附註37(a))	Loan capital (Note 37(a))	134,148	134,514
其他利息支出	Other interest expenses	-	29,283
		2,312,655	1,082,689

(c) 持作買賣用途及以公平價值誌入
損益賬內之金融工具之淨利息收
入

(c) Net interest income on financial instruments held for trading
and measured at fair value through profit or loss

		2005	2004
買賣用途資產	Trading assets	138	-
買賣用途負債	Trading liabilities	(562)	-
以公平價值誌入損益賬內 之金融資產	Financial assets measured at fair value through profit or loss	234,309	-
以公平價值誌入損益賬內 之金融負債	Financial liabilities measured at fair value through profit or loss	(84,776)	-
買賣用途金融衍生工具之 利息收入	Trading financial derivatives interest income	55,869	-
買賣用途金融衍生工具之 利息支出	Trading financial derivatives interest expense	(69,102)	-
		135,876	-

二零零四年度之數額不大，其比較數字因而沒有作出相應調整。

The comparative figures for 2004 have not been adjusted as the amount was immaterial.

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Notes to the Accounts

5. 營業溢利 (續)

(d) 其他營業收入

5. OPERATING PROFIT (CONTINUED)

(d) Other operating income

		2005	2004 (重報) (restated)
服務費及佣金	Fees and commissions		
貸款佣金及服務費	Credit commission and fees	120,456	91,751
有關信用卡服務費	Credit card related fees	67,947	63,416
有關貿易服務費	Trade related fees	80,605	87,889
保險業務佣金	Insurance commission	56,761	52,723
股票買賣服務費	Stockbroking fees	58,147	70,623
其他服務費及佣金收入	Other fees and commission income	173,087	155,035
減：服務費及佣金支出	Less: Fees and commission paid	(36,041)	(37,341)
		520,962	484,096
外匯買賣收益	Gains arising from dealing in foreign currencies	113,480	114,288
其他買賣活動收益	Gains on other dealing activities	981	1,848
買賣用途金融工具之已實現及未實現淨溢利	Net realised and unrealised profits on trading financial instruments	33,038	4,847
以公平價值誌入損益賬內之金融工具之已實現及未實現淨溢利	Net realised and unrealised profits on financial instruments measured at fair value through profit or loss	59,531	-
可供銷售非上市投資之股息收入	Dividend income from unlisted available-for-sale investments	6,071	4,124
可供銷售上市投資之股息收入	Dividend income from listed available-for-sale investments	1,629	6,373
買賣用途上市投資之股息收入	Dividend income from listed trading investments	149	-
其他	Others	19,929	24,441
		755,770	640,017

5. 營業溢利 (續)
(e) 營業支出

5. OPERATING PROFIT (CONTINUED)
(e) Operating expenses

		2005	2004 (重報) (restated)
僱員成本	Staff costs		
薪金及其他僱員成本	Salaries and other staff costs	579,729	563,934
退休福利成本(附註42)	Retirement benefit costs (Note 42)	36,267	35,203
認股權計劃成本(附註37(a))	Share option scheme cost (Note 37(a))	6,588	4,932
僱員獎勵計劃成本(附註37(a))	EIP cost (Note 37(a))	3,372	2,248
		625,956	606,317
行址及設備支出未計折舊	Premises and equipment expenses, excluding depreciation	105,179	102,841
折舊(附註25)	Depreciation (Note 25)	75,407	108,058
核數師費用	Auditors' remuneration		
審核服務	Audit services	3,238	2,800
稅務服務	Tax services	532	779
其他服務	Other services	868	40
		4,638	3,619
商譽攤銷(附註26)	Amortisation of goodwill (Note 26)	-	44,997
商譽減值虧損(附註26)	Impairment losses on goodwill (Note 26)	1,170	-
其他	Others	163,439	167,207
		975,789	1,033,039

6. (a) 重估投資物業及出售有形固定資產及聯營公司之溢利

項目已包括重估投資物業之未實現收益港幣12,797,000元(二零零四年(重報):港幣68,849,000元)。

6. (a) Gains on revaluation of investment properties and disposal of tangible fixed assets and associated company

The amount included an unrealised gain on revaluation of investment properties of HK\$12,797,000 (2004 (restated): HK\$68,849,000).

賬項附註

Notes to the Accounts

6. (b) 出售持有至到期日及可供銷售金融資產之溢利

出售持有至到期日金融資產之溢利
轉自投資重估儲備之淨虧損(附註35)
出售可供銷售之金融資產之虧損

6. (b) Profits on disposal of held-to-maturity and available-for-sale financial assets

	2005	2004
Profit on disposal of held-to-maturity financial assets	-	201
Net revaluation losses transferred from investment revaluation reserves (note 35)	(7,424)	-
Losses on disposal of available-for-sale financial assets	(1,624)	-
	(9,048)	201

7. 稅項

(a) 綜合損益計算表內之稅項為：

本期稅項－香港利得稅撥備
本年度稅項
往年年度撥備過剩

本期稅項－海外
本年度稅項
往年年度撥備過剩

遞延稅項
暫時性差異產生及轉回
稅率減少對遞延稅項於一月一日之結餘之影響

7. TAXATION

(a) Taxation in the consolidated profit and loss account represents:

	2005	2004 (重報) (restated)
Current tax – Provision for Hong Kong profits tax		
Tax for the year	239,151	194,659
Overprovision in respect of prior year	(6,866)	(9,703)
	232,285	184,956
Current tax – Overseas		
Tax for the year	32,609	50,315
Overprovision in respect of prior year	(6,779)	(222)
	25,830	50,093
Deferred taxation		
Origination and reversal of temporary differences	7,423	14,984
Effect of decrease in tax rate on deferred tax balances at 1 January	(677)	-
	6,746	14,984
	264,861	250,033

7. 稅項 (續)

(a) 綜合損益計算表內之稅項為： (續)

香港利得稅準備乃按截至二零零五年十二月三十一日止之年度應課稅溢利照現行稅率百分之十七點五(二零零四年：百分之十七點五)計算。海外稅項按本集團之有關單位經營所在國家現行稅率計算。

(b) 稅務支出及使用通用稅率之會計溢利對賬：

7. TAXATION (CONTINUED)

(a) Taxation in the consolidated profit and loss account represents: (continued)

The provision for Hong Kong profits tax is calculated at 17.5% (2004: 17.5%) of the estimated assessable profits for the year ended 31st December 2005. Overseas taxation is provided at the appropriate current rates of taxation ruling in the countries in which the relevant units of the Group operate.

(b) Reconciliation between tax expenses and accounting profit at applicable tax rates:

		2005		2004 (重報) (restated)	
			%		%
除稅前溢利	Profit before tax	1,615,806	100	1,418,314	100
按有關國家適用利得稅率計算 除稅前溢利的名義稅項	Notional tax on profit before tax, calculated at the rates applicable to profits in the countries concerned	267,845	16.57	247,917	17.48
不可扣減開支之稅項影響	Tax effect of non- deductible expenses	18,588	1.15	49,614	3.50
非應課稅收益之稅項影響	Tax effect of non-taxable revenue	(9,147)	(0.57)	(39,171)	(2.76)
未確認的未使用稅損之稅項影響	Tax effect of unused tax losses not recognised	1,897	0.12	1,599	0.11
年內稅率減少對遞延稅項期初 結餘之影響	Effect on opening deferred tax balances resulting from a decrease in tax rate during the year	(677)	(0.04)	-	-
往年年度撥備過剩	Overprovision in prior years	(13,645)	(0.84)	(9,926)	(0.70)
		264,861	16.39	250,033	17.63

賬項附註

Notes to the Accounts

7. 稅項 (續)

(c) 可收回及應付之本期稅項

資產負債表內之(可收回)/應付
本期稅項之組成部份如下：

7. TAXATION (CONTINUED)

(c) Current tax recoverable and payable

The components of current tax (recoverable)/payable in the balance sheets are as follows:

		永亨銀行集團 The Group		永亨銀行 The Bank	
		2005	2004 (重報) (restated)	2005	2004 (重報) (restated)
可收回本期稅項	Current tax recoverable				
香港利得稅準備	Provision for Hong Kong profits tax	(1,211)	(5,381)	-	-
海外稅項準備	Provision for overseas tax	-	-	-	-
		(1,211)	(5,381)	-	-
應付本期稅項	Current tax payable				
香港利得稅準備	Provision for Hong Kong profits tax	67,760	24,423	53,641	16,472
海外稅項準備	Provision for overseas tax	35,038	38,958	4,109	3,734
		102,798	63,381	57,750	20,206

所有可收回及應付本期稅項預期
於一年內結清。

All current tax recoverable and payable are expected to be settled
within 1 year.

7. 稅項 (續)

(d) 已確認之遞延稅項資產及負債

年內於資產負債表內確認之遞延稅項(資產)/負債之組成部份變動如下：

7. TAXATION (CONTINUED)

(d) Deferred tax assets and liabilities recognised

The components of deferred tax (assets)/liabilities recognised in the balance sheets and the movements during the year are as follows:

		永亨銀行集團 The Group 2005						
		超過有關 折舊的 折舊免稅額 Depreciation allowances in excess of related depreciation	重估物業 Revaluation of properties	重估可供 銷售之 金融資產 Revaluation of available- for-sale financial assets	減值貸款 之整體 減值準備 Collective of impairment allowances for impaired loans and advances	稅務虧損 Tax losses	其他 Others	合計 Total
於二零零五年一月一日結餘	At 1st January, 2005							
- 往年報告	- as previously reported	28,944	76,410	3,747	(78,527)	(2,640)	-	27,934
- 往年投資物業之 調整	- prior year adjustments in respect of investment properties	-	9,069	-	-	-	-	9,069
- 重報	- as restated	28,944	85,479	3,747	(78,527)	(2,640)	-	37,003
期初結餘調整：	Opening balance adjustments in respect of:							
- 金融工具	- financial instruments	-	-	1,088	-	-	-	1,088
- 客戶貸款之 減值準備 回撥	- release of impairment allowances on advances to customers	-	-	-	44,036	-	-	44,036
		-	-	1,088	44,036	-	-	45,124
- 已重報並包括期初 結餘調整	- as restated, after opening balance adjustments	28,944	85,479	4,835	(34,491)	(2,640)	-	82,127
綜合損益賬內 撇除/(提撥)	Charged/(credited) to consolidated profit and loss account	1,811	2,239	-	2,733	100	(137)	6,746
儲備內提撥	Credited to reserves	-	(2,900)	(2,389)	-	-	-	(5,289)
於二零零五年十二月三十一日結餘	At 31st December, 2005	30,755	84,818	2,446	(31,758)	(2,540)	(137)	83,584

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Notes to the Accounts

7. 稅項 (續)

(d) 已確認之遞延稅項資產及負債
(續)

7. TAXATION (CONTINUED)

(d) *Deferred tax assets and liabilities recognised (continued)*

				永亨銀行 The Bank 2005			
		超過有關 折舊的 折舊免稅額 Depreciation allowances in excess of related depreciation	重估物業 Revaluation of properties	重估可供 銷售之 金融資產 Revaluation of available- for-sale financial assets	減值貸款 之整體 減值準備 Collective impairment allowances for impaired loans and advances	其他 Others	合計 Total
於二零零五年一月一日結餘	At 1st January, 2005	24,032	73,021	3,434	(60,303)	-	40,184
期初結餘調整：	Opening balance adjustments in respect of:						
- 金融工具	- financial instruments	-	-	1,088	-	-	1,088
- 客戶貸款之 減值準備 回撥	- release of impairment allowances on advances to customers	-	-	-	25,611	-	25,611
		-	-	1,088	25,611	-	26,699
- 已重報並包括期初 結餘調整	- as restated, after opening balance adjustments	24,032	73,021	4,522	(34,692)	-	66,883
損益賬內撇除/(提撥)	Charged/(credited) to profit and loss account	1,504	910	-	3,218	(137)	5,495
儲備內提撥	Credited to reserves	-	(4,527)	(2,079)	-	-	(6,606)
於二零零五年十二月三十一日結餘	At 31st December, 2005	25,536	69,404	2,443	(31,474)	(137)	65,772

7. 稅項 (續)

(d) 已確認之遞延稅項資產及負債
(續)

7. TAXATION (CONTINUED)

(d) Deferred tax assets and liabilities recognised (continued)

		永亨銀行集團 The Group 2004 (重報) (restated)						
		超過有關 折舊的 折舊免稅額 Depreciation allowances in excess of related depreciation	重估物業 Revaluation of properties	重估非 持作買賣 用途證券 Revaluation of non-trading securities	呆壞賬 一般撥備 General provision for bad and doubtful debts	稅務虧損 Tax losses	合計 Total	
於二零零四年一月一日 結餘	At 1st January, 2004	18,777	87,465	2,742	(74,698)	(3,130)	31,156	
綜合損益賬內 撇除/(提撥)	Charged/(credited) to consolidated profit and loss account	10,167	8,156	-	(3,829)	490	14,984	
儲備內(提撥)/撇除	(Credited)/charged to reserves	-	(10,142)	1,005	-	-	(9,137)	
於二零零四年十二月三十一日結餘	At 31st December, 2004	28,944	85,479	3,747	(78,527)	(2,640)	37,003	

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Notes to the Accounts

7. 稅項 (續)

(d) 已確認之遞延稅項資產及負債 (續)

7. TAXATION (CONTINUED)

(d) Deferred tax assets and liabilities recognised (continued)

		永亨銀行 The Bank 2004 (重報) (restated)				
		超過有關 折舊的 折舊免稅額 Depreciation allowances in excess of related depreciation	重估物業 Revaluation of properties	重估非 持作買賣 用途證券 Revaluation of non- trading securities	呆壞賬 一般撥備 General provision for bad and doubtful debts	合計 Total
於二零零四年一月一日 結餘	At 1st January, 2004	19,571	52,083	1,890	(39,787)	33,757
因與浙一合併而增加	Addition through merger with CFB	838	20,356	-	(20,883)	311
損益賬內撇除	Charged to profit and loss account	3,623	-	-	367	3,990
儲備內撇除	Charged to reserves	-	582	1,544	-	2,126
於二零零四年十二月三十一日結餘	At 31st December, 2004	24,032	73,021	3,434	(60,303)	40,184
		永亨銀行集團 The Group		永亨銀行 The Bank		
		2005	2004 (重報) (restated)	2005	2004	
於資產負債表內確認之 淨遞延稅項資產	Net deferred tax assets recognised on the balance sheet	(7,986)	(27,950)	(3,479)		(9,324)
於資產負債表內確認之 淨遞延稅項負債	Net deferred tax liabilities recognised on the balance sheet	91,570	64,953	69,251		49,508
		83,584	37,003	65,772		40,184

8. 本銀行股東應得之溢利

本銀行股東應得之溢利中計有港幣1,124,275,000元(二零零四年(重報):港幣968,472,000元)於銀行之賬項內出賬。

8. PROFIT ATTRIBUTABLE TO THE SHAREHOLDERS

The profit attributable to the shareholders includes an amount of HK\$1,124,275,000 (2004 (restated): HK\$968,472,000) which has been dealt with in the accounts of the Bank.

9. 股息

(a) 本年度股息

9. DIVIDENDS

(a) Dividends attributable to the year

	2005	2004
按294,000,500股(二零零四年: 293,910,500股)計算,已宣佈及派發之中期股息每股港幣七角(二零零四年:港幣五角三仙)低估去年之末期股息	Interim dividend declared and paid of HK\$0.70 (2004: HK\$0.53) per share on 294,000,500 (2004: 293,910,500) shares	
	205,800	155,773
	57	140
按294,020,500股(二零零四年: 293,910,500股)計算,在資產負債表結算日後擬派之末期股息每股港幣一元六角(二零零四年:港幣一元四角三仙)	Final dividend proposed after the balance sheet date of HK\$1.60 (2004: HK\$1.43) per share on 294,020,500 (2004: 293,910,500) shares	
	470,433	420,292
	676,290	576,205

在資產負債表結算日後擬派之末期股息,並未於資產負債表日確認為負債。

The final dividend proposed after the balance sheet date has not been recognised as a liability at the balance sheet date.

(b) 於年內批准及派發之去年應得股息

(b) Dividends attributable to the previous year, approved and paid during the year

	2005	2004
按293,950,500股(二零零四年: 293,910,500股)計算,於去年批准及派發之末期股息每股港幣一元四角三仙(二零零四年:港幣一元零八仙)	Final dividend in respect of the previous year, approved and paid during the year, of HK\$1.43 (2004: HK\$1.08) per share on 293,950,500 (2004: 293,910,500) shares	
	420,349	317,423

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Notes to the Accounts

10. 董事酬金

遵照香港《公司條例》161節而發表之
董事酬金現列如下：

10. DIRECTORS' EMOLUMENTS

Directors' emoluments disclosed pursuant to section 161 of the Hong Kong
Companies Ordinance are as follows:

		2005					
		薪金及 其他酬金	退休金 供款	花紅	以股份 償付	合計	
董事袍金	Salaries and other emoluments	Pension contributions	Performance bonuses	Share-based payment	合計	Total	
執行董事	Executive directors						
馮鈺斌	Patrick Y B Fung	229	5,200	600	4,026	1,908	11,963
王家華	Frank J Wang	115	2,460	-	2,666	1,356	6,597
馮鈺聲	Michael Y S Fung	115	2,704	312	2,013	1,234	6,378
何志偉	Louis C W Ho	115	1,609	186	571	798	3,279
非執行董事	Non-executive directors						
Alan R Griffith	Alan R Griffith	100	-	-	-	-	100
謝孝衍	Aloysius H Y Tse	100	89	-	-	-	189
劉漢銓	Ambrose H C Lau	100	-	-	-	-	100
古岸濤	Andrew M Gordon	100	50	-	-	-	150
鄭漢鈞	Cheng Hon Kwan	100	50	-	-	-	150
Kenneth A Lopian	Kenneth A Lopian	100	-	-	-	-	100
李國賢	Simon K Y Lee	100	50	-	-	-	150
董建成	Tung Chee Chen	100	-	-	-	-	100
合計	Total	1,374	12,212	1,098	9,276	5,296	29,256

10. 董事酬金 (續)

10. DIRECTORS' EMOLUMENTS (CONTINUED)

		2004 (重報) (restated)						
		薪金及 其他酬金 Salaries and other Directors' fee	退休金 供款 Pension contributions	花紅 Performance bonuses	以股份 償付 Share-based payment	合計 Total		
執行董事	Executive directors							
馮鈺斌	Patrick Y B Fung	241	5,200	600	7,106	1,222	14,369	
王家華	Frank J Wang	123	2,059	-	4,566	864	7,612	
馮鈺聲	Michael Y S Fung	123	2,542	292	3,553	783	7,293	
何志偉	Louis C W Ho	123	1,609	186	705	491	3,114	
非執行董事	Non-executive directors							
Alan R Griffith	Alan R Griffith	100	-	-	-	-	100	
謝孝衍	Aloysius H Y Tse	100	50	-	-	-	150	
劉漢銓	Ambrose H C Lau	100	-	-	-	-	100	
古岸濤	Andrew M Gordon	100	50	-	-	-	150	
鄭漢鈞	Cheng Hon Kwan	100	50	-	-	-	150	
何子珍	Ho Soo Ching	100	50	-	-	-	150	
Kenneth A Lopian	Kenneth A Lopian	100	-	-	-	-	100	
李國賢	Simon K Y Lee	166	50	-	-	-	216	
董建成	Tung Chee Chen	166	-	-	-	-	166	
合計	Total	1,642	11,660	1,078	15,930	3,360	33,670	

上述以股份償付乃根據銀行之認股權計劃及僱員獎勵計劃獲發之認股權及獎賞，詳情已列於董事會報告書有關「認股權計劃」及「僱員獎勵計劃」內。

The above share-based payments were fair value of share options and awards granted under the Bank's Share Option Scheme and EIP. The details of these benefits in kind are disclosed under "Share Option Scheme" and "Employee Incentive Plan" in the Report of the Directors.

賬項附註

Notes to the Accounts

11. 行政人員酬金

最高受薪五位僱員包括四位(二零零四年：三位)董事，酬金已列於以上附註十內。餘下一位(二零零四年：兩位)酬金現列如下：

薪金及其他酬金
退休金供款
花紅
以股份償付

11. EXECUTIVES' EMOLUMENTS

The five highest paid individuals included four (2004: three) directors, details of whose emoluments are set out in Note 10 above. The emoluments of the remaining one individual (2004: two) are as follows:

	2005	2004
Salaries and other emoluments	1,922	2,868
Pension contributions	220	338
Performance bonuses	1,200	3,660
Share-based payment	554	556
	3,896	7,422

行政人員酬金入於下列各範圍內：

The emoluments of the executive are within the following band:

	2005	2004	
	行政人員人數	行政人員人數	
	Number of	Number of	
	Executives	Executives	
港幣2,500,001元－港幣3,000,000元	HK\$ 2,500,001 – HK\$ 3,000,000	–	1
港幣3,500,001元－港幣4,000,000元	HK\$ 3,500,001 – HK\$ 4,000,000	1	–
港幣4,000,001元－港幣4,500,000元	HK\$ 4,000,001 – HK\$ 4,500,000	–	1
	1	1	2

12. 每股盈利

每股基本盈利乃根據全年股東應得之溢利港幣1,348,718,000元(二零零四年(重報)：港幣1,166,689,000元)及於該期間已發行股份之加權平均數293,970,062股(二零零四年：293,897,112股)普通股計算。

12. EARNINGS PER SHARE

The calculation of basic earnings per share is based on profit attributable to the shareholders of HK\$1,348,718,000 (2004 (restated): HK\$1,166,689,000) and on the weighted average number of 293,970,062 (2004: 293,897,112) ordinary shares in issue during the year.

12. 每股盈利 (續)

12. EARNINGS PER SHARE (CONTINUED)

		2005 每股港幣一元 之股份數目 Number of shares of HK\$1.00 each	2004 每股港幣一元 之股份數目 Number of shares of HK\$1.00 each
於一月一日之已發行普通股結餘	Issued ordinary shares at 1st January	293,910,500	293,780,500
已行使認股權之影響	Effect of share option exercised	59,562	116,612
用作計算每股基本盈利的普通股份 加權平均數	Weighted average number of ordinary shares used in calculating basic earnings per share	293,970,062	293,897,112

攤薄每股盈利乃根據全年股東應得之溢利港幣1,348,718,000元(二零零四年(重報):港幣1,166,689,000元)及於該期間已發行股份之加權平均數294,844,825股(二零零四年:294,567,557股)普通股計算,並就所有潛在攤薄盈利的股份874,763股(二零零四年:670,445股)普通股予以調整。

The calculation of diluted earnings per share is based on profit attributable to the shareholders of HK\$1,348,718,000 (2004 (restated): HK\$1,166,689,000) and on the weighted average number of 294,844,825 (2004: 294,567,557) ordinary shares in issue during the year after adjustment for the effects of all dilutive potential ordinary shares of 874,763 (2004: 670,445).

		2005 每股港幣一元 之股份數目 Number of shares of HK\$1.00 each	2004 每股港幣一元 之股份數目 Number of shares of HK\$1.00 each
用作計算每股基本盈利的 普通股份加權平均數	Weighted average number of ordinary shares used in calculating basic earnings per share	293,970,062	293,897,112
被視為行使之認股權計劃	Deemed exercise of share option scheme	733,918	347,069
被視為行使之僱員獎賞計劃	Deemed exercise of EIP	140,845	323,376
用作計算每股攤薄盈利的 普通股份加權平均數	Weighted average number of ordinary shares used in calculating diluted earnings per share	294,844,825	294,567,557

賬項附註

Notes to the Accounts

13. 現金及短期資金

13. CASH AND SHORT-TERM FUNDS

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
現金及存放銀行同業及其他 金融機構(附註33)				
通知及短期存放(附註33)				
政府債券(附註33)				
	1,781,679	1,394,069	1,387,648	1,106,702
	16,998,025	18,548,891	16,958,098	18,481,417
	1,274,094	586,358	399,029	402,416
	20,053,798	20,529,318	18,744,775	19,990,535

現金及存放銀行同業及其他金融機構之分析如下：

Cash and balances with banks and other financial institutions are analysed as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
現金結餘	381,624	325,855	271,043	244,298
存放及定期存放中央銀行	413,531	260,313	228,574	101,351
存放及定期存放銀行同業	986,524	807,874	888,031	761,026
存放其他金融機構	-	27	-	27
	1,781,679	1,394,069	1,387,648	1,106,702

通知及短期存放之分析如下：

Money at call and short notice are analysed as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
定期存放銀行同業(附註33)	16,998,025	18,548,891	16,958,098	18,481,417

所有政府債券為持有至到期日，由中央政府及各中央銀行發出，並為非上市之債券。

All treasury bills are held-to-maturity, issued by central governments and central banks and are unlisted.

14. 定期存放銀行同業及其他金融機構款項(一至十二個月內到期)

定期存放銀行同業及其他金融機構之分析如下：

定期存放銀行同業(附註33)

14. PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS MATURING BETWEEN ONE AND TWELVE MONTHS

Placements with banks and other financial institutions are analysed as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
Placement with banks (Note 33)	2,657,380	1,435,527	2,629,507	1,408,389

15. 貿易票據已減除減值準備

貿易票據
減值貸款之個別減值準備(附註20)

減值貸款之整體減值準備(附註20)

特殊準備(附註20)

一般準備(附註20)

(附註33)

15. TRADE BILLS LESS IMPAIRMENT ALLOWANCES

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
Trade bills	653,992	552,613	414,160	388,671
Individual impairment allowances for impaired loans and advances (Note 20)	(961)	-	(961)	-
Collective impairment allowances for impaired loans and advances (Note 20)	(656)	-	(655)	-
Specific provisions for bad and doubtful debts (Note 20)	-	(54)	-	(54)
General provisions for bad and doubtful debts (Note 20)	-	(1,435)	-	(1,374)
(Note 33)	652,375	551,124	412,544	387,243

16. 存款證

持有之存款證全部為持有至到期日及非上市之存款證。

16. CERTIFICATES OF DEPOSIT HELD

All the certificates of deposit held were held-to-maturity and were unlisted.

賬項附註

Notes to the Accounts

17. 買賣用途資產

17. TRADING ASSETS

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004 (重報) (restated)	2005	2004 (重報) (restated)
債務證券：				
本港上市	299	153	299	153
非上市	1,413	-	1,413	-
	1,712	153	1,712	153
本港上市股票	74,380	11,914	66,380	-
買賣用途證券總額	76,092	12,067	68,092	153
衍生金融工具之正數公平價值 (附註36(b))	835,172	18,741	861,618	18,741
(附註33)	911,264	30,808	929,710	18,894

本銀行之買賣用途資產包括與附屬公司交易之衍生金融工具之正公平價值港幣26,445,000元(二零零四年：無)。

Trading assets of the Bank included positive fair values of derivative financial instruments transacted with a subsidiary amounting to HK\$26,445,000 (2004: Nil).

買賣用途證券交易對手如下：

Trading securities analysed by counterparty are as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
發行機構：				
中央政府及中央銀行	201	50	201	50
銀行同業及其他金融機構	42,036	5,364	37,014	-
企業	33,757	6,550	30,779	-
公營機構	98	103	98	103
	76,092	12,067	68,092	153

18. 以公平價值誌入損益賬內之金融資產

債務證券(附註33)：

本港上市
海外上市
非上市

以公平價值誌入損益賬內之金融資產
交易對手如下：

發行機構：

銀行同業及其他金融機構

企業
公營機構

由二零零五年起採納香港會計準則第39號後，若干金融資產及金融負債已於二零零五年一月一日被重新指定為以公平價值誌入損益賬內之金融資產／負債。由於不允許追溯性引用香港會計準則第39號，故並未於二零零四年作出重新指定。

於二零零五年一月一日指定為以公平價值誌入損益賬內之金融資產之賬面值為港幣5,277,726,000元，而該等資產於二零零四年十二月三十一日分類為持有至到期日及非持作買賣用途之證券，分別為港幣4,125,330,000元及港幣1,134,545,000元。

18. FINANCIAL ASSETS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
Debt securities (Note 33):				
Listed in Hong Kong	93,506	-	93,506	-
Listed outside Hong Kong	1,230,053	-	1,230,053	-
Unlisted	4,600,865	-	4,600,865	-
	5,924,424	-	5,924,424	-

Financial assets measured at fair value through profit or loss analysed by counterparty are as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
Issued by:				
Banks and other financial institutions	2,886,507	-	2,886,507	-
Corporate entities	2,527,422	-	2,527,422	-
Public sector	510,495	-	510,495	-
	5,924,424	-	5,924,424	-

Following the adoption of HKAS 39 in 2005, certain financial assets and financial liabilities were re-designated as financial assets/liabilities measured at fair value through profit or loss on 1st January, 2005. There was no such re-designation in 2004 as retrospective application of HKAS 39 is not permitted.

The carrying amount of financial assets designated at fair value through profit or loss as at 1st January, 2005 was HK\$5,277,726,000 and these assets were classified as held-to-maturity and non-trading securities at HK\$4,125,330,000 and HK\$1,134,545,000 respectively as at 31st December, 2004.

賬項附註

Notes to the Accounts

19. 客戶之貸款及其他賬項已減除減值準備

(a) 客戶之貸款及其他賬項已減除減值準備

19. ADVANCES TO CUSTOMERS AND OTHER ACCOUNTS LESS IMPAIRMENT ALLOWANCES

(a) Advances to customers and other accounts less impairment allowances

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004 (重報) (restated)	2005	2004 (重報) (restated)
客戶貸款	54,401,834	49,189,126	42,518,513	39,437,861
減值貸款之個別減值準備 (附註20)	(119,720)	-	(104,194)	-
減值貸款之整體減值準備 (附註20)	(207,842)	-	(178,795)	-
特殊準備(附註20)	-	(127,731)	-	(83,611)
一般準備(附註20)	-	(494,779)	-	(347,786)
(附註33)	54,074,272	48,566,616	42,235,524	39,006,464
銀行同業及其他金融機構 之貸款(附註33)	79,191	110,865	79,191	110,865
應計利息及其他賬項	1,310,822	1,012,793	897,608	648,873
衍生金融工具—對沖用途 (附註36(b))	8,598	2,993	8,598	2,225
	55,472,883	49,693,267	43,220,921	39,768,427

19. 客戶之貸款及其他賬項已減除減值準備 (續)

(b) 減值貸款

減值之客戶貸款總額及個別減值準備連按將來可收回數額之折扣值如下：

減值之客戶貸款總額
佔客戶貸款總額之百分比

所持抵押品金額
個別減值準備
特殊準備

於二零零四年十二月三十一日及二零零五年十二月三十一日，本集團貸予銀行同業及其他金融機構之款項中，並無個別減值準備之貸款。

19. ADVANCES TO CUSTOMERS AND OTHER ACCOUNTS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(b) Impaired loans

The gross impaired advances to customers and individual impairment allowances made after taking into account the discounted value of future recoverable amounts in respect of such advances are as follows:

	永亨銀行集團 The Group	
	2005	2004
Gross impaired advances to customers	560,065	824,995
Gross impaired advances as a percentage of total advances to customers	1.03%	1.68%
Amount of collateral held	412,530	671,350
Individual impairment allowances	119,720	-
Specific provisions	-	127,731

There were no individual impairment allowances made on advances to banks and other financial institutions on 31st December, 2005 and 31st December, 2004.

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Notes to the Accounts

19. 客戶之貸款及其他賬項已減除減值準備 (續)

(c) 客戶貸款內包括融資租賃：

根據融資租賃應收的最低租賃付款總額及其現值如下：

		2005		2004	
		最低租賃 付款現值 Present value of the minimum lease payments	相關未來 利息收入 Interest relating to future periods	最低租賃 付款總額 Total minimum lease payments	最低租賃 付款現值 Present value of the minimum lease payments
應收賬款：	Amount receivable:				
一年以內	Within 1 year	1,766,192	213,682	1,979,874	1,506,382
一年以上至五年內	After 1 year but within 5 years	2,086,306	195,957	2,282,263	1,767,630
五年以上	After 5 years	181,878	81,236	263,114	239,480
		4,034,376	490,875	4,525,251	3,513,492
減值貸款之個別減值準備	Individual impairment allowances for impaired loans and advances	(2,434)			-
減值貸款之整體減值準備	Collective impairment allowances for impaired loans and advances	(15,209)			-
呆壞賬準備	Provisions for bad and doubtful debts	-			(2,366)
融資租賃的淨投資額	Net investment in finance leases	4,016,733			3,511,126

於二零零四年十二月三十一日及二零零五年十二月三十一日，本銀行並無融資租賃應收款項。

19. ADVANCES TO CUSTOMERS AND OTHER ACCOUNTS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(c) Included in advances to customers are net investments in finance leases:

The total minimum lease payments receivable under finance leases and their present values are as follows:

永亨銀行集團 The Group					
		2005		2004	
		最低租賃 付款現值 Present value of the minimum lease payments	相關未來 利息收入 Interest relating to future periods	最低租賃 付款總額 Total minimum lease payments	最低租賃 付款現值 Present value of the minimum lease payments
應收賬款：	Amount receivable:				
一年以內	Within 1 year	1,766,192	213,682	1,979,874	1,506,382
一年以上至五年內	After 1 year but within 5 years	2,086,306	195,957	2,282,263	1,767,630
五年以上	After 5 years	181,878	81,236	263,114	239,480
		4,034,376	490,875	4,525,251	3,513,492
減值貸款之個別減值準備	Individual impairment allowances for impaired loans and advances	(2,434)			-
減值貸款之整體減值準備	Collective impairment allowances for impaired loans and advances	(15,209)			-
呆壞賬準備	Provisions for bad and doubtful debts	-			(2,366)
融資租賃的淨投資額	Net investment in finance leases	4,016,733			3,511,126

The Bank had no finance lease receivable as at 31st December, 2005 and 31st December, 2004.

19. 客戶之貸款及其他賬項已減除減值準備 (續)

(d) 客戶貸款行業分類：

客戶貸款之行業類別是按該等貸款之用途分類及未減除任何減值準備。

19. ADVANCES TO CUSTOMERS AND OTHER ACCOUNTS LESS IMPAIRMENT ALLOWANCES (CONTINUED)

(d) Advances to customers – by industry sectors

The information concerning advances to customers by industry sectors has been classified according to the usage of the loan and is stated gross of any impairment allowances.

		永亨銀行集團 The Group		差幅 Change
		2005	2004	%
在香港使用之貸款	Loans for use in Hong Kong			
工業、商業及金融	Industrial, commercial and financial			
– 物業發展	– Property development	652,264	652,393	–
– 物業投資	– Property investment	9,628,817	8,502,635	13.3
– 財務機構	– Financial concerns	508,747	631,997	-19.5
– 股票經紀	– Stockbrokers	307,150	244,082	25.8
– 批發與零售業	– Wholesale and retail trade	835,833	974,803	-14.3
– 製造業	– Manufacturing	1,460,996	1,745,129	-16.3
– 運輸與運輸設備	– Transport and transport equipment	2,827,696	2,721,053	3.9
– 股票有關之貸款	– Share financing	256,776	205,011	25.2
– 其他	– Others	2,899,347	3,032,779	-4.4
個人	Individuals			
– 購買「居者有其屋」、 「私人機構參建居屋 計劃」及「租者置其屋 計劃」樓宇之貸款	– Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	1,500,857	1,618,601	-7.3
– 購買其他住宅物業 之貸款	– Loans for the purchase of other residential properties	13,917,497	13,872,283	0.3
– 信用卡貸款	– Credit card advances	385,932	358,582	7.6
– 其他	– Others	3,523,120	3,272,558	7.7
貿易融資	Trade finance	3,057,178	2,575,916	18.7
在香港以外使用之貸款	Loans for use outside Hong Kong			
– 澳門	– Macau	4,817,591	4,026,596	19.6
– 中華人民共和國	– People's Republic of China	7,801,900	4,729,891	64.9
– 其他	– Others	20,133	24,817	-18.9
		54,401,834	49,189,126	10.6

賬項附註

Notes to the Accounts

20. 減值貸款之減值準備及呆壞賬準備

20. IMPAIRMENT ALLOWANCES FOR IMPAIRED LOANS AND ADVANCES AND PROVISIONS FOR BAD AND DOUBTFUL DEBTS

		永亨銀行集團 The Group 2005		
		個別 Individual	整體 Collective	合計 Total
一月一日結餘	At 1st January	127,785	496,214	623,999
新增會計政策有關之 期初結餘調整	Opening balance adjustments in respect of new accounting policy	(3,806)	(273,884)	(277,690)
已重報並包括期初 結餘調整	As restated, after opening balance adjustments	123,979	222,330	346,309
新增	Additions	105,066	16,106	121,172
回撥	Releases	(37,178)	(29,938)	(67,116)
支取／(存入)損益賬淨額	Net charge/(credit) to profit and loss account	67,888	(13,832)	54,056
貸款減值虧損折扣轉回 (附註5(a))	Unwind of discount of loans impairment loss (Note 5(a))	(10,465)	–	(10,465)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	86,136	–	86,136
年內撇除	Amounts written off	(146,857)	–	(146,857)
十二月三十一日結餘	At 31st December	120,681	208,498	329,179
包括下列項目準備：	Representing:			
貿易票據(附註15)	Trade bills (Note 15)	961	656	1,617
客戶之貸款(附註19(a))	Advances to customers (Note 19(a))	119,720	207,842	327,562
		120,681	208,498	329,179

20. 減值貸款之減值準備及呆壞賬準備
(續)

20. IMPAIRMENT ALLOWANCES FOR IMPAIRED LOANS AND ADVANCES
AND PROVISIONS FOR BAD AND DOUBTFUL DEBTS (CONTINUED)

		永亨銀行 The Bank 2005		
		個別 Individual	整體 Collective	合計 Total
一月一日結餘	At 1st January	83,665	349,160	432,825
新增會計政策有關之 期初結餘調整	Opening balance adjustments in respect of new accounting policy	(460)	(152,914)	(153,374)
已重報並包括期初 結餘調整	As restated, after opening balance adjustments	83,205	196,246	279,451
新增	Additions	85,289	9,687	94,976
回撥	Releases	(21,852)	(26,483)	(48,335)
支取／(存入)損益賬淨額	Net charge/(credit) to profit and loss account	63,437	(16,796)	46,641
貸款減值虧損折扣轉回	Unwind of discount of loans impairment loss	(10,465)	-	(10,465)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	74,108	-	74,108
年內撇除	Amounts written off	(105,130)	-	(105,130)
十二月三十一日結餘	At 31st December	105,155	179,450	284,605
包括下列項目準備：	Representing:			
貿易票據(附註15)	Trade bills (Note 15)	961	655	1,616
客戶之貸款(附註19(a))	Advances to customers (Note 19(a))	104,194	178,795	282,989
		105,155	179,450	284,605

賬項附註

Notes to the Accounts

20. 減值貸款之減值準備及呆壞賬準備 (續)

20. IMPAIRMENT ALLOWANCES FOR IMPAIRED LOANS AND ADVANCES AND PROVISIONS FOR BAD AND DOUBTFUL DEBTS (CONTINUED)

		永亨銀行集團 The Group 2004		
		特殊 Specific	一般 General	合計 Total
一月一日結餘	At 1st January	276,859	467,919	744,778
新提撥	New provisions	51,085	31,864	82,949
回撥	Releases	(24,850)	(3,665)	(28,515)
支取損益賬淨額	Net charge to profit and loss account	26,235	28,199	54,434
收回往年已撇除之貸款	Recoveries of advances written off in previous years	85,556	–	85,556
年內撇除	Amounts written off	(260,865)	94	(260,771)
換算調整	Exchange adjustment	–	2	2
十二月三十一日結餘	At 31st December	127,785	496,214	623,999
包括下列項目準備：	Representing:			
貿易票據(附註15)	Trade bills (Note 15)	54	1,435	1,489
客戶之貸款(附註19(a))	Advances to customers (Note 19(a))	127,731	494,779	622,510
		127,785	496,214	623,999

20. 減值貸款之減值準備及呆壞賬準備
(續)

20. IMPAIRMENT ALLOWANCES FOR IMPAIRED LOANS AND ADVANCES
AND PROVISIONS FOR BAD AND DOUBTFUL DEBTS (CONTINUED)

		永亨銀行 The Bank 2004		
		特殊 Specific	一般 General	合計 Total
一月一日結餘	At 1st January	145,385	219,461	364,846
因與浙一合併而增加	Addition through merger with CFB	80,645	122,000	202,645
新提撥	New provisions	35,039	11,265	46,304
回撥	Releases	(17,804)	(3,575)	(21,379)
支取損益賬淨額	Net charge to profit and loss account	17,235	7,690	24,925
收回往年已撇除之貸款	Recoveries of advances written off in previous years	80,298	–	80,298
年內撇除	Amounts written off	(239,898)	–	(239,898)
換算調整	Exchange adjustment	–	9	9
十二月三十一日結餘	At 31st December	83,665	349,160	432,825
包括下列項目準備：	Representing:			
貿易票據(附註15)	Trade bills (Note 15)	54	1,374	1,428
客戶之貸款(附註19(a))	Advances to customers (Note 19(a))	83,611	347,786	431,397
		83,665	349,160	432,825

賬項附註

Notes to the Accounts

21. 持有至到期日及可供銷售金融資產

21. HELD-TO-MATURITY AND AVAILABLE-FOR-SALE FINANCIAL ASSETS

		永亨銀行集團 The Group		永亨銀行 The Bank	
		2005	2004	2005	2004
持有至到期日之 債務證券：	Held-to-maturity debt securities:				
上市	Listed				
– 本港上市	– in Hong Kong	85,348	87,766	85,348	87,766
– 海外上市	– outside Hong Kong	202,232	677,995	202,232	677,995
		287,580	765,761	287,580	765,761
非上市	Unlisted	9,838,934	18,102,157	9,295,630	17,616,773
		10,126,514	18,867,918	9,583,210	18,382,534
可供銷售之債務 證券：	Available-for-sale debt securities:				
上市(市場價值)	Listed (at market value)				
– 本港上市	– in Hong Kong	12,467	–	–	–
– 海外上市	– outside Hong Kong	2,782,418	–	2,730,229	–
		2,794,885	–	2,730,229	–
非上市	Unlisted	2,879,968	–	2,839,435	–
		5,674,853	–	5,569,664	–
可供銷售之股票：	Available-for-sale equity securities:				
本港上市(市場價值)	Listed in Hong Kong (at market value)	1,856	–	1,470	–
非上市	Unlisted	106,207	–	95,608	–
		108,063	–	97,078	–
		5,782,916	–	5,666,742	–
(附註33)	(Note 33)	15,909,430	18,867,918	15,249,952	18,382,534
持有至到期日之上市 債務證券 之市場價值	Market value of listed held-to-maturity debt securities	288,331	779,768	288,331	779,768
持有至到期日之非上市 債務證券 之公平價值	Fair value of unlisted held-to-maturity debt securities	9,757,850	18,080,092	9,220,546	17,590,212

**21. 持有至到期日及可供銷售金融資產
(續)**

由二零零五年起採納香港會計準則第39號後，若干持有至到期日之證券已於二零零五年一月一日被重列為以公平價值誌入損益賬內或可供銷售之金融資產。由於不允許追溯性引用香港會計準則第39號，故並未於二零零四年作出重新指定。

除以上重列外，年內並無出售持有至到期日之債務證券。於二零零四年，在出售經攤銷後成本為港幣67,503,000元的持有至到期日之債務證券後，集團錄得溢利港幣84,000元並誌於損益賬中。資產負債管理委員會亦核准是次持有至到期日證券之出售，以修訂投資項目的期限及風險管理。

由二零零五年起採納香港會計準則第39號後，若干金融資產已於二零零五年一月一日被重列為可供銷售之金融資產。由於不允許追溯性引用香港會計準則第39號，故並未於二零零四年作出重新指定。

可供銷售之金融資產於二零零五年一月一日之賬面值為港幣1,671,490,000元，而該等資產於二零零四年十二月三十一日乃分類為持有至到期日證券。

**21. HELD-TO-MATURITY AND AVAILABLE-FOR-SALE FINANCIAL ASSETS
(CONTINUED)**

Following the adoption of HKAS 39 in 2005, certain held-to-maturity securities were reclassified as financial assets at fair value through profit or loss and available-for-sale on 1st January, 2005. There was no such reclassification in 2004 as retrospective application of HKAS 39 is not permitted.

Except the above reclassification, no held-to-maturity debt securities was disposed during the year. In 2004, held-to-maturity debt securities with an amortised cost of HK\$67,503,000 were disposed of at a profit of HK\$84,000 being recognised in the profit and loss account. Management, as approved by the Asset and Liability Management Committee, sold these held-to-maturity securities to modify the maturity and risk profile of the investment portfolios.

Following the adoption of HKAS 39 in 2005, certain financial assets were reclassified as available-for-sale financial assets on 1st January, 2005. There was no such reclassification in 2004 as retrospective application of HKAS 39 is not permitted.

The carrying amount of available-for-sale financial assets as at 1st January, 2005 was HK\$1,671,490,000 and these assets were classified as held-to-maturity as at 31st December 2004.

賬項附註

Notes to the Accounts

21. 持有至到期日及可供銷售金融資產 (續)

持有至到期日及可供銷售金融資產之交易對手分析如下：

發行機構：

中央政府及中央銀行

銀行同業及其他

金融機構

企業

公營機構

持有至到期日之政府債券及存款證已分別披露於資產負債表、賬項附註13及16內。

22. 非持作買賣用途證券

非持作買賣用途之債務證券：

上市(市場價值)

– 本港上市

– 海外上市

非上市

非持作買賣用途之股票：

本港上市(市場價值)

非上市

(附註33)

21. HELD-TO-MATURITY AND AVAILABLE-FOR-SALE FINANCIAL ASSETS (CONTINUED)

Held-to-maturity and available-for-sale financial assets analysed by counterparty are as follows:

Issued by:

Central governments
and central banks

Banks and other

financial institutions

Corporate entities

Public sector

Held-to-maturity treasury bills and certificates of deposit are disclosed separately in the balance sheets, notes 13 and 16 to the accounts.

22. NON-TRADING SECURITIES

Non-trading debt securities:

Listed (at market value)

– in Hong Kong

– outside Hong Kong

Unlisted

Non-trading equity securities:

Listed in Hong Kong
(at market value)

Unlisted

(Note 33)

永亨銀行集團 The Group		永亨銀行 The Bank	
2005	2004	2005	2004
7,764	7,774	7,764	7,774
13,564,685	14,050,979	13,069,702	13,682,686
1,996,214	4,457,969	1,857,352	4,340,878
340,767	351,196	315,134	351,196
15,909,430	18,867,918	15,249,952	18,382,534

永亨銀行集團 The Group		永亨銀行 The Bank	
2005	2004	2005	2004
-	29,196	-	-
-	858,144	-	802,692
-	352,783	-	331,853
-	1,240,123	-	1,134,545
-	93,463	-	93,213
-	187,236	-	179,550
-	280,699	-	272,763
-	1,520,822	-	1,407,308

22. 非持作買賣用途證券(續)

非持作買賣用途證券交易對手分析如下：

發行機構：

銀行同業及其他
金融機構
企業
公營機構

二零零五年採納香港會計準則第39號後，賬面值為港幣1,134,545,000元之非持作買賣用途債務證券於二零零五年一月一日重新分類為以公平價值誌入損益賬內之證券。由於不允許追溯性引用香港會計準則第39號，故並未於二零零四年作出重新指定。

23. 附屬公司投資

非上市公司股份(原值)

22. NON-TRADING SECURITIES (CONTINUED)

Non-trading securities analysed by counterparty are as follows:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
Issued by:				
Banks and other financial institutions	-	325,715	-	278,978
Corporate entities	-	633,040	-	593,375
Public sector	-	562,067	-	534,955
	-	1,520,822	-	1,407,308

Following the adoption of HKAS 39 in 2005, non-trading debt securities at carrying amount of HK\$1,134,545,000 were reclassified as securities measured at fair value through profit or loss on 1st January, 2005. There was no such re-designation in 2004 as retrospective application of HKAS 39 is not permitted.

23. INVESTMENTS IN SUBSIDIARIES

	2005	2004
Unlisted shares, at cost	682,707	633,416

賬項附註

Notes to the Accounts

23. 附屬公司投資 (續)

主要附屬公司現列如下：

23. INVESTMENTS IN SUBSIDIARIES (CONTINUED)

The following list contains only the particulars of principal subsidiaries:

公司名稱 Name of company	註冊及經營地點 Place of incorporation and operation	已發行普通股面值 Nominal value of issued ordinary shares	持有權益 Percentage held	業務範圍 Principal activities
澳門永亨銀行有限公司 Banco Weng Hang, S.A.	澳門 Macau	MOP120,000,000	100%	銀行業務 Banking
永亨銀行(開曼)有限公司 Wing Hang Bank (Cayman) Limited	開曼群島 Cayman Islands	US\$25,000,000	100%	銀行業務 Banking
永亨財務有限公司 Wing Hang Finance Company Limited	香港 Hong Kong	HK\$130,000,000	100%	接受存款及租購貸款 Deposit Taking and Hire Purchase
永亨蘇黎世保險有限公司 Wing Hang Zurich Insurance Company Limited	香港 Hong Kong	HK\$45,000,000	65%	保險業務 Insurance
Cyber Wing Hang Limited	香港 Hong Kong	HK\$30,000,000	100%	資訊科技投資 Information Technology Investment
永亨信用財務有限公司 Wing Hang Credit Limited	香港 Hong Kong	HK\$20,000,000	100%	私人貸款 Consumer Lending
永亨證券有限公司 Wing Hang Shares Brokerage Company Limited	香港 Hong Kong	HK\$10,000,000	100%	證券買賣 Securities Dealing
永亨銀行信託有限公司 Wing Hang Bank (Trustee) Limited	香港 Hong Kong	HK\$3,000,000	100%	信託服務 Trustee Services
永亨保險顧問有限公司 Wing Hang Insurance Brokers Limited	香港 Hong Kong	HK\$100,000	100%	保險顧問 Insurance Broker
永亨保險代理有限公司 Wing Hang Insurance Agency Limited	香港 Hong Kong	HK\$50,000	100%	保險代理 Insurance Agency

23. 附屬公司投資 (續)

23. INVESTMENTS IN SUBSIDIARIES (CONTINUED)

公司名稱 Name of company	註冊及經營地點 Place of incorporation and operation	已發行普通股面值 Nominal value of issued ordinary shares	持有權益 Percentage held	業務範圍 Principal activities
永亨銀行(代理人)有限公司 Wing Hang Bank (Nominees) Limited	香港 Hong Kong	HK\$10,000	100%	代理服務 Nominee Services
卓和企業有限公司 Cheuk Woo Enterprises Company Limited	香港 Hong Kong	HK\$10,000	100%	物業投資 Property Investment
Wing Hang Financial Holdings (BVI) Limited	英屬處女群島 British Virgin Islands	US\$10	100%	後償票據發行人 Issuer of Subordinated Notes
浙一地產有限公司 Honfirst Land Limited	香港 Hong Kong	HK\$27,000,000	100%	物業投資 Property Investment
洪富投資有限公司 Honfirst Investment Limited	香港 Hong Kong	HK\$13,000,000	100%	期貨交易 Futures Trading
浙江第一證券有限公司 Chekiang First Securities Company Limited	香港 Hong Kong	HK\$6,000,000	100%	證券買賣 Securities Dealing

24. 聯營公司投資

24. INVESTMENTS IN ASSOCIATED COMPANIES

		永亨銀行集團 The Group		永亨銀行 The Bank	
		2005	2004	2005	2004
非上市股份(原值)	Unlisted shares, at cost	-	-	112,000	112,000
應佔淨資產	Share of net assets	84,955	73,706	-	-
貸予聯營公司	Loans to associated companies	62,000	62,000	62,000	62,000
		146,955	135,706	174,000	174,000

貸予聯營公司之款項並無抵押、免息及須於二零零八年償還。

Loans to associated companies are unsecured, interest-free and repayable in 2008.

賬項附註

Notes to the Accounts

24. 聯營公司投資 (續)

聯營公司現列如下：

公司名稱 Name of company	註冊及經營地點 Place of incorporation and operation	已發行普通股面值 Nominal value of issued ordinary shares	持有權益 Percentage held	投票權 Voting power	業務範圍 Principal activities
銀聯控股有限公司 Bank Consortium Holding Limited	香港 Hong Kong	HK\$150,000,000	27%	七分之二* 2 out of 7*	退休福利計劃服務 Provision of Services for Retirement Schemes
香港人壽保險有限公司 Hong Kong Life Insurance Limited	香港 Hong Kong	HK\$210,000,000	33%	三分之一* 1 out of 3*	保險業務 Insurance
銀聯通寶有限公司 Joint Electronic Teller Services Limited	香港 Hong Kong	HK\$10,023,800	20% (a)	五分之一* 1 out of 5*	自動櫃員機網絡 ATM Network

* 本集團於董事會應佔之投票數目。

附註：(a) 本集團於銀聯通寶有限公司應佔淨資產乃根據本集團就此聯營公司所收取的股息計算。

24. INVESTMENTS IN ASSOCIATED COMPANIES (CONTINUED)

The following list contains the particulars of associated companies:

* Representing the number of votes on the board of directors attributable to the Group.

Notes: (a) The Group's share of net asset in Joint Electronic Teller Services Limited is based on the Group's share of dividend received from this associated company during this year.

		2005						
		資產 Assets	負債 Liabilities	股東權益 Equity	總營業 收入 operating income	除稅後 溢利 Tax after tax		
百分之一百 本集團的實際權益	100 percent Group's effective interest	2,056,313	1,485,507	570,806	210,159	12,288	64,149	
		561,119	476,164	84,955	39,844	2,597	11,249	
		2004						
		資產 Assets	負債 Liabilities	股東權益 Equity	總營業 收入 operating income	除稅後 溢利 Tax after tax		
百分之一百 本集團的實際權益	100 percent Group's effective interest	1,599,631	1,075,437	524,194	158,591	3,185	22,653	
		415,209	341,503	73,706	29,230	684	4,545	

25. 有形固定資產

25. TANGIBLE FIXED ASSETS

		永亨銀行集團 The Group 2005				
		投資物業 Investment Properties	銀行行址 Bank Premises	設備 Equipment	銀行行址 及設備 Bank Premises and equipment	合計 Total
成本或估值	Cost or valuation					
二零零五年一月一日結餘	At 1st January, 2005	209,560	1,502,092	578,024	2,080,116	2,289,676
添置	Additions	-	668	55,231	55,899	55,899
出售	Disposals	(5,000)	(27,180)	(49,135)	(76,315)	(81,315)
由銀行行址轉移至投資物業	Transfers from bank premises to investment properties	18,338	(18,743)	-	(18,743)	(405)
由投資物業轉移至銀行行址	Transfers from investment properties to bank premises	(4,248)	4,248	-	4,248	-
重估盈餘	Surplus on revaluation	12,797	9,297	-	9,297	22,094
二零零五年十二月三十一日結餘	At 31st December, 2005	231,447	1,470,382	584,120	2,054,502	2,285,949

上述資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

成本	At cost	-	1,076,780	584,120	1,660,900	1,660,900
估值	At valuation					
二零零五年	2005	231,447	-	-	-	231,447
一九九零年	1990	-	357,888	-	357,888	357,888
一九八九年	1989	-	9,347	-	9,347	9,347
一九八四年	1984	-	26,367	-	26,367	26,367
		231,447	1,470,382	584,120	2,054,502	2,285,949
折舊累積	Accumulated depreciation					
二零零五年一月一日結餘	At 1st January, 2005	-	135,867	381,239	517,106	517,106
本年度提撥(附註5(e))	Charge for the year (Note 5(e))	-	25,700	49,707	75,407	75,407
出售撇除	Written back on disposals	-	(2,175)	(41,472)	(43,647)	(43,647)
由銀行行址轉移至投資物業	Transfers from bank premises to Investment properties	-	(405)	-	(405)	(405)
二零零五年十二月三十一日結餘	At 31st December, 2005	-	158,987	389,474	548,461	548,461
賬面淨值	Net book value					
二零零五年十二月三十一日結餘	At 31st December, 2005	231,447	1,311,395	194,646	1,506,041	1,737,488

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25. 有形固定資產 (續)

25. TANGIBLE FIXED ASSETS (CONTINUED)

		永亨銀行 The Bank 2005				
		投資物業 Investment Properties	銀行行址 Bank Premises	設備 Equipment	銀行行址 及設備 Bank Premises and equipment	合計 Total
成本或估值	Cost or valuation					
二零零五年一月一日結餘	At 1st January, 2005	13,100	1,126,174	487,862	1,614,036	1,627,136
添置	Additions	-	668	47,677	48,345	48,345
出售	Disposals	-	(27,000)	(46,899)	(73,899)	(73,899)
重估盈餘	Surplus on revaluation	5,200	-	-	-	5,200
二零零五年十二月三十一日結餘	At 31st December, 2005	18,300	1,099,842	488,640	1,588,482	1,606,782
上述資產之成本或估值分析如下：	The analysis of cost or valuation of the above assets is as follows:					
成本	At cost	-	741,104	488,640	1,229,744	1,229,744
估值	At valuation					
二零零五年	2005	18,300	-	-	-	18,300
一九九零年	1990	-	357,888	-	357,888	357,888
一九八九年	1989	-	850	-	850	850
		18,300	1,099,842	488,640	1,588,482	1,606,782
折舊累積	Accumulated depreciation					
二零零五年一月一日結餘	At 1st January, 2005	-	99,968	319,072	419,040	419,040
本年度提撥	Charge for the year	-	19,302	41,512	60,814	60,814
出售撇除	Written back on disposals	-	(2,175)	(39,389)	(41,564)	(41,564)
二零零五年十二月三十一日結餘	At 31st December, 2005	-	117,095	321,195	438,290	438,290
賬面淨值	Net book value					
二零零五年十二月三十一日結餘	At 31st December, 2005	18,300	982,747	167,445	1,150,192	1,168,492

25. 有形固定資產 (續)

25. TANGIBLE FIXED ASSETS (CONTINUED)

		永亨銀行集團 The Group 2004				
		投資物業 Investment Properties	銀行行址 Bank Premises	設備 Equipment	銀行行址 及設備 Bank Premises and equipment	合計 Total
成本或估值	Cost or valuation					
二零零四年一月一日結餘	At 1st January, 2004	225,785	1,383,428	775,706	2,159,134	2,384,919
添置	Additions	18,187	72,018	61,085	133,103	151,290
出售	Disposals	(29,222)	(27,541)	(258,789)	(286,330)	(315,552)
轉移	Transfers	(74,150)	74,150	-	74,150	-
換算調整	Exchange adjustment	111	37	22	59	170
重估盈餘	Surplus on revaluation	68,849	-	-	-	68,849
二零零四年十二月三十一日結餘	At 31st December, 2004	209,560	1,502,092	578,024	2,080,116	2,289,676
上述資產之成本或估值分析如下：	The analysis of cost or valuation of the above assets is as follows:					
成本	At cost	-	1,108,490	578,024	1,686,514	1,686,514
估值	At valuation					
二零零四年	2004	209,560	-	-	-	209,560
一九九零年	1990	-	357,888	-	357,888	357,888
一九八九年	1989	-	9,347	-	9,347	9,347
一九八四年	1984	-	26,367	-	26,367	26,367
		209,560	1,502,092	578,024	2,080,116	2,289,676
折舊累積	Accumulated depreciation					
二零零四年一月一日結餘	At 1st January, 2004	270	114,196	540,836	655,032	655,302
本年度提撥(附註5(e))	Charge for the year (Note 5(e))	733	23,313	84,012	107,325	108,058
出售撇除	Written back on disposals	(1,004)	(1,642)	(243,621)	(245,263)	(246,267)
換算調整	Exchange adjustment	1	-	12	12	13
二零零四年十二月三十一日結餘	At 31st December, 2004	-	135,867	381,239	517,106	517,106
賬面淨值	Net book value					
二零零四年十二月三十一日結餘	At 31st December, 2004	209,560	1,366,225	196,785	1,563,010	1,772,570

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Notes to the Accounts

25. 有形固定資產 (續)

25. TANGIBLE FIXED ASSETS (CONTINUED)

		永亨銀行 The Bank 2004				
		投資物業 Investment Properties	銀行行址 Bank Premises	設備 Equipment	銀行行址 及設備 Bank Premises and equipment	合計 Total
成本或估值	Cost or valuation					
二零零四年一月一日結餘	At 1st January, 2004	72,000	874,106	359,939	1,234,045	1,306,045
因與浙一合併而增加	Additions through merger with CFB	6,200	171,430	320,684	492,114	498,314
添置	Additions	-	22,568	55,542	78,110	78,110
出售	Disposals	-	(13,930)	(248,305)	(262,235)	(262,235)
轉移	Transfer	(72,000)	72,000	-	72,000	-
換算調整	Exchange adjustment	-	-	2	2	2
重估盈餘	Surplus on revaluation	6,900	-	-	-	6,900
二零零四年十二月三十一日結餘	At 31st December, 2004	13,100	1,126,174	487,862	1,614,036	1,627,136
上述資產之成本或估值分析如下：	The analysis of cost or valuation of the above assets is as follows:					
成本	At cost	-	767,436	487,862	1,255,298	1,255,298
估值	At valuation					
二零零四年	2004	13,100	-	-	-	13,100
一九九零年	1990	-	357,888	-	357,888	357,888
一九八九年	1989	-	850	-	850	850
		13,100	1,126,174	487,862	1,614,036	1,627,136
折舊累積	Accumulated depreciation					
二零零四年一月一日結餘	At 1st January, 2004	-	81,025	239,990	321,015	321,015
因與浙一合併而增加	Additional through merger with CFB	-	1,847	239,135	240,982	240,982
本年度提撥	Charge for the year	-	17,375	75,629	93,004	93,004
出售撇除	Written back on disposals	-	(279)	(235,683)	(235,962)	(235,962)
換算調整	Exchange adjustment	-	-	1	1	1
二零零四年十二月三十一日結餘	At 31st December, 2004	-	99,968	319,072	419,040	419,040
賬面淨值	Net book value					
二零零四年十二月三十一日結餘	At 31st December, 2004	13,100	1,026,206	168,790	1,194,996	1,208,096

25. 有形固定資產 (續)

銀行行址以成本或董事估值列賬。重估盈餘港幣9,297,000元(二零零四年：無)已轉移至本集團之銀行行址重估儲備，並已扣除遞延稅項港幣1,627,000元(二零零四年：無)。

投資物業已於二零零五年十二月三十一日經由獨立測量師行第一太平戴維斯(其員工部份為香港測量師學會的資深會員)以公開市值為基準列賬。

如本集團及本銀行以成本減累計折舊入賬，行址的賬面值將分別為港幣996,800,000元(二零零四年：港幣1,049,641,000元)及港幣688,763,000元(二零零四年：港幣730,406,000元)。

銀行行址及投資物業賬面淨值包括：

25. TANGIBLE FIXED ASSETS (CONTINUED)

Bank premises were stated at cost or directors' valuation. The revaluation surplus of HK\$9,297,000 (2004: Nil) has been transferred to the bank premises revaluation reserve of the Group, net of deferred tax of HK\$1,627,000 (2004: Nil).

Investment properties were revalued by an independent firm of surveyors, FPD Savills who have among their staff, Fellows of the Hong Kong Institute of Surveyors, on an open market value basis as at 31st December, 2005.

The carrying amount of bank premises of the Group and the Bank would have been HK\$996,800,000 (2004: HK\$1,049,641,000) and HK\$688,763,000 (2004: HK\$730,406,000) respectively had they been stated at cost less accumulated depreciation.

The net book value of bank premises and investment properties comprises:

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004	2005	2004
永久業權				
— 海外				
租約				
— 本港				
長期約 (有效期在五十年以上者)				
中期約 (有效期在十年至五十年者)				
— 海外				
長期約 (有效期在五十年以上者)				
中期約 (有效期在十年至五十年者)				
短期約 (有效期在十年以下者)				
FREEHOLD				
— Held outside Hong Kong	47,870	48,803	-	-
LEASEHOLD				
— Held in Hong Kong				
Long leases (over 50 years unexpired)	871,447	774,591	519,436	544,195
Medium-term leases (10 to 50 years unexpired)	523,900	650,841	444,620	457,200
— Held outside Hong Kong				
Long leases (over 50 years unexpired)	2,031	2,069	2,031	2,069
Medium-term leases (10 to 50 years unexpired)	44,261	71,752	34,960	35,842
Short leases (less than 10 years unexpired)	53,333	27,729	-	-
	1,542,842	1,575,785	1,001,047	1,039,306

25. 有形固定資產 (續)

本集團根據經營租賃形式出租投資物業。租賃年期通常為期由二至三年。所有租約並不包括或然租金。

所有以經營租賃持有而符合投資物業定義之物業均列為投資物業。

本集團在不可撤銷經營租賃內，未來最低應收租賃款項總額如下：

25. TANGIBLE FIXED ASSETS (CONTINUED)

The Group leases out investment properties under operating leases. The leases typically run for an initial period of two to three years. None of the leases includes contingent rentals.

All properties held under operating leases that would otherwise meet the definition of investment property are classified as investment property.

The Group's total future minimum lease payments under non-cancellable operating leases are receivables as follows:

		The Group 永亨銀行集團	
		2005	2004
一年或以下	1 year or less	8,508	5,317
一年以上至五年	5 years or less but over 1 years	4,660	2,044
		13,168	7,361

26. 商譽
(a) 商譽

26. GOODWILL
(a) Goodwill

		永亨銀行集團 The Group		永亨銀行 The Bank	
		2005	2004	2005	2004
成本	Cost				
一月一日結餘	At 1st January	909,733	972,156	903,917	-
因收購附屬公司而增加	Addition through acquisition of subsidiary	879	-	-	-
因與浙一合併而增加	Addition through merger with CFB	-	-	-	966,340
年內收回商譽	Amount recovered during the year	-	(66,864)	-	(66,864)
年內支付商譽	Amount paid during the year	-	4,441	-	4,441
期初結餘調整以沖銷 累計攤銷	Opening balance adjustment to eliminate accumulated amortisation	(62,020)	-	(56,495)	-
十二月三十一日結餘	At 31st December	848,592	909,733	847,422	903,917
累計攤銷及減值虧損	Accumulated amortisation and impairment loss				
一月一日結餘	At 1st January	62,020	17,023	56,495	-
因與浙一合併而增加	Addition through merger with CFB	-	-	-	12,079
年內攤銷(附註5(e))	Amortisation for the year (Notes 5(e))	-	44,997	-	44,416
於二零零五年一月一日 在成本沖銷	Eliminated against cost at 1st January 2005	(62,020)	-	(56,495)	-
年內減值虧損(附註5(e))	Impairment loss for the year (Note 5(e))	1,170	-	-	-
十二月三十一日結餘	At 31st December	1,170	62,020	-	56,495
賬面淨值	Net book value as				
於十二月三十一日結餘	at 31st December	847,422	847,713	847,422	847,422

26. 商譽 (續)

(a) 商譽 (續)

於二零零四年，尚未於儲備內直接確認的正商譽是按不多於二十年期限以直線法攤銷。於截至二零零四年十二月三十一日止年度攤銷的正商譽已包括於綜合損益賬內之「營業支出」項目內。

如附註4(f)所闡釋，由二零零五年一月一日起，本集團毋須再攤銷商譽。按照香港財務報告準則第3號的過渡條款，於二零零五年一月一日的累計商譽攤銷已於當日之商譽成本作沖銷。

(b) 包含商譽的現金生產單位之減值測試

本集團按營業地區及業務分類分配商譽予可辨別的現金生產單位如下：

收購之零售銀行業務
收購之企業銀行業務
收購之財資業務

現金生產單位的可收回金額則根據使用價值計算。計算方法按照管理層已核准的5年財務預算的現金流量估計。超過5年期間的現金流量按下述的估計利率作推斷。增長率不可超過該現金生產單位所經營業務的長期平均增長率。

用於使用價值計算的主要假設：

增長率
折扣率

26. GOODWILL (CONTINUED)

(a) Goodwill (continued)

In 2004, positive goodwill not already recognised directly in reserves was amortised on a straight-line basis not more than 20 years. The amortisation of positive goodwill for the year ended 31st December 2004 was included in “operating expenses” in the consolidated profit and loss account.

As explained further in note 4(f), with effect from 1st January 2005 the Group no longer amortises goodwill. In accordance with the transitional provisions set out in HKFRS 3, the accumulated amortisation of goodwill as at 1st January 2005 has been eliminated against the cost of goodwill as at that date.

(b) Impairment tests for cash-generating units containing goodwill

Goodwill is allocated to the Group’s cash-generating units (“CGU”) identified according to country of operation and business segment as follows:

	2005
Retail banking business acquired	560,128
Corporate banking business acquired	233,741
Treasury business acquired	53,553
	847,422

The recoverable amount of the CGU is determined based on value in use calculations. These calculations use cash flow projections based on financial budgets approved by management covering a five-year period. Cash flows beyond the five-year period are extrapolated using the estimate rates stated below. The growth rate does not exceed the long-term average growth rate for the business in which the CGU operates.

Key assumptions used for value in use calculations:

	2005
	%
Growth rate	6.54
Discount rate	11.85

27. 銀行同業及其他金融機構之存款

銀行同業及其他金融機構之存款之分析如下：

中央銀行之存款	Deposits from central banks
銀行同業之存款	Deposits from banks
(附註33)	(Note 33)

27. DEPOSITS AND BALANCES OF BANKS AND OTHER FINANCIAL INSTITUTIONS

Deposits and balances of banks and other financial institutions are analysed as follows:

永亨銀行集團 The Group		永亨銀行 The Bank	
2005	2004	2005	2004
84,377	6,373	84,377	6,373
1,618,649	1,203,209	1,610,236	1,199,036
1,703,026	1,209,582	1,694,613	1,205,409

28. 客戶存款

活期存款及往來賬戶
儲蓄存款
定期存款及通知存款
(附註33)

28. DEPOSITS FROM CUSTOMERS

永亨銀行集團 The Group		永亨銀行 The Bank	
2005	2004	2005	2004
8,309,633	9,871,231	7,624,367	9,345,063
11,578,904	16,800,082	8,176,603	13,141,655
65,784,915	51,897,848	52,101,927	40,611,573
85,673,452	78,569,161	67,902,897	63,098,291

29. 已發行之存款證

以攤銷成本計算之已發行存款證
指定以公平價值誌入損益賬內之 已發行結構性存款證
(附註33)

29. CERTIFICATES OF DEPOSIT ISSUED

永亨銀行集團 The Group		永亨銀行 The Bank	
2005	2004	2005	2004
1,902,640	4,616,090	1,902,640	4,621,145
1,921,699	-	1,926,612	-
3,824,339	4,616,090	3,829,252	4,621,145

於二零零五年一月一日，因採納香港會計準則第39號，集團初始時確認存款證港幣2,215,679,000元（銀行：港幣2,220,734,000元）列為以公平價值誌入損益賬內之已發行之存款證。

At 1st January 2005, the Group designated on initial recognition HK\$2,215,679,000 (Bank: HK\$2,220,734,000) of certificates of deposit issued at fair value through profit or loss upon the adoption of HKAS 39.

於二零零五年十二月三十一日，因基準利率轉變，賬面值與本集團於到期時應付合約上金額的差額為港幣144,974,000元（本銀行：港幣145,102,000元）。

At 31st December 2005, the difference between the carrying amount and the contractual amount payable at maturity for the Group amounted to HK\$144,974,000 (Bank: HK\$145,102,000) due to changes in benchmark interest rate.

賬項附註

Notes to the Accounts

30. 買賣用途負債

衍生金融工具之負公平價值
(附註33及36(b))

本銀行的買賣用途負債包括與附屬公司交易之衍生金融工具的負數公平價值港幣3,842,000元(二零零四年：無)。

31. 其他賬項及準備

衍生金融工具—對沖用途(附註36(b))

其他應付款項及應付利息

本銀行之其他賬項及準備包括與附屬公司交易之衍生金融工具的負數公平價值港幣454,000元(二零零四年：無)。

32. 借貸資本

票面值港幣2,519,888,000元(附註33)(325,000,000美元)之借貸資本，是指由本銀行單一目的全資附屬財務公司Wing Hang Financial Holdings (BVI) Limited，於二零零三年發行年息5.25%，並評定為次級資本的後償票據。本銀行無條件及不可撤回地保證該等於新加坡交易所上市之票據下應付之所有款項。該等票據將於二零一三年十月十日到期。

30. TRADING LIABILITIES

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004 (重報) (restated)	2005	2004 (重報) (restated)
Negative fair values of derivative financial instruments (Notes 33 & 36(b))	865,962	8,628	869,748	8,628

Trading liabilities of the Bank included negative fair values of derivative financial instruments transacted with a subsidiary amounting to HK\$3,842,000 (2004: Nil).

31. OTHER ACCOUNTS AND PROVISIONS

	永亨銀行集團 The Group		永亨銀行 The Bank	
	2005	2004 (重報) (restated)	2005	2004 (重報) (restated)
Derivative financial instruments – hedging (Note 36(b))	13,047	26,672	13,501	26,672
Other payable and interest payable	1,190,483	948,450	796,356	539,567
	1,203,530	975,122	809,857	566,239

Other accounts and provisions of the Bank included negative fair values of derivative financial instruments transacted with a subsidiary amounting to HK\$454,000 (2004: Nil).

32. LOAN CAPITAL

Loan capital with face value of HK\$2,519,888,000 (Note 33) (US\$325,000,000) represents 5.25% subordinated notes qualifying as tier 2 capital which were issued during 2003 by Wing Hang Financial Holdings (BVI) Limited, a single purpose wholly owned finance subsidiary of the Bank. The Bank unconditionally and irrevocably guarantees all amounts payable under the notes which are listed on the Singapore Exchange Trading Limited. The notes will mature on 10th October, 2013.

33. 期限分析

33. MATURITY PROFILE

		永亨銀行集團 The Group 2005							
		即時還款	一個月 或以下	一個月以上 至三個月	三個月以上 至一年	一年以上 至五年	五年以上	無註明	合計
		Repayable on demand	1 month or less	3 months or less but over 1 month	3 months or less but over 3 months	1 year or less but over 1 year	5 years or less but over 5 years	Undated	Total
資產	Assets								
- 現金及存放銀行同業及其他 金融機構(附註13)	- Cash and balances with banks and other financial institutions (Note 13)	1,781,679	-	-	-	-	-	-	1,781,679
- 通知及短期存放(附註13)	- Money at call and short notice (Note 13)	-	16,998,025	-	-	-	-	-	16,998,025
- 政府債券(附註13)	- Treasury bills (Note 13)	-	1,074,883	199,211	-	-	-	-	1,274,094
- 定期存放銀行同業及其他 金融機構款項 (一至十二個月內到期) (附註14)	- Placements with banks and other financial institutions maturing between 1 and 12 months (Note 14)	-	-	2,559,271	98,109	-	-	-	2,657,380
- 貿易票據已減除減值準備 (附註15)	- Trade bills less impairment allowances (Note 15)	59,356	283,050	291,217	6,813	-	-	11,939	652,375
- 買賣用途資產(附註17)	- Trading assets (Note 17)	-	-	-	300	1,412	-	909,552	911,264
- 以公平價值計入損益賬內 之金融資產(附註18)	- Financial assets measured at fair value through profit or loss (Note 18)	-	-	155,331	1,139,979	3,991,252	637,862	-	5,924,424
- 客戶之貸款已減除減值準備 (附註19(a))	- Advances to customers less impairment allowances (Note 19(a))	2,412,503	3,244,921	3,951,024	6,777,178	16,612,653	20,941,046	134,947	54,074,272
- 銀行同業及其他金融機構 之貸款(附註19(a))	- Advances to banks and other financial institutions (Note 19(a))	208	-	-	31,593	47,390	-	-	79,191
- 持有至到期日及可供銷售 金融資產(附註21)	- Held-to-maturity and available-for-sale financial assets (Note 21)	-	-	13,939	682,115	14,015,122	1,090,191	108,063	15,909,430
- 其他資產	- Other assets	12,435	921,303	88,051	57,945	134,619	-	2,846,129	4,060,482
總資產	Total assets	4,266,181	22,522,182	7,258,044	8,794,032	34,802,448	22,669,099	4,010,630	104,322,616
負債	Liabilities								
- 銀行同業及其他金融機構 之存款(附註27)	- Deposits and balances of banks and other financial institutions (Note 27)	186,926	615,900	390,732	432,567	76,901	-	-	1,703,026
- 客戶之存款(附註28)	- Deposits from customers (Note 28)	19,830,717	48,583,380	14,785,225	1,644,926	829,204	-	-	85,673,452
- 已發行之存款證(附註29)	- Certificates of deposit issued (Note 29)	-	429,215	1,448,126	684,067	1,262,931	-	-	3,824,339
- 買賣用途負債(附註30)	- Trading liabilities (Note 30)	-	-	-	-	-	-	865,962	865,962
- 借貸資本(附註32)	- Loan capital (Note 32)	-	-	-	-	-	2,519,888	-	2,519,888
- 其他負債	- Other liabilities	-	732,897	233,517	298,044	83,774	-	49,666	1,397,898
總負債	Total liabilities	20,017,643	50,361,392	16,857,600	3,059,604	2,252,810	2,519,888	915,628	95,984,565
資產/(負債)淨差距	Net assets/(liabilities) gap	(15,751,462)	(27,839,210)	(9,599,556)	5,734,428	32,549,638	20,149,211	3,095,002	8,338,051

賬項附註

Notes to the Accounts

33. 期限分析 (續)

33. MATURITY PROFILE (CONTINUED)

		永亨銀行 The Bank 2005							
		即時還款	一個月 或以下	一個月以上 至三個月 or less but over 1 month	三個月以上 至一年 1 year or less but over 3 months	一年以上 至五年 5 years or less but over 1 year	五年以上 After 5 years	無註明 Undated	合計 Total
資產	Assets								
- 現金及存放銀行同業及其他 金融機構(附註13)	- Cash and balances with banks and other financial institutions (Note 13)	1,387,648	-	-	-	-	-	-	1,387,648
- 通知及短期存放(附註13)	- Money at call and short notice (Note 13)	-	16,958,098	-	-	-	-	-	16,958,098
- 政府債券(附註13)	- Treasury bills (Note 13)	-	199,818	199,211	-	-	-	-	399,029
- 定期存放銀行同業及其他 金融機構款項 (一至十二個月內到期) (附註14)	- Placements with banks and other financial institutions maturing between 1 and 12 months (Note 14)	-	-	2,531,398	98,109	-	-	-	2,629,507
- 貿易票據已減除減值準備 (附註15)	- Trade bills less impairment allowances (Note 15)	59,322	156,114	181,550	6,809	-	-	8,749	412,544
- 買賣用途資產(附註17)	- Trading assets (Note 17)	-	-	-	300	1,412	-	927,998	929,710
- 以公平價值誌入損益賬內 之金融資產(附註18)	- Financial assets measured at fair value through profit or loss (Note 18)	-	-	155,331	1,139,979	3,991,252	637,862	-	5,924,424
- 客戶之貸款已減除減值準備 (附註19(a))	- Advances to customers less impairment allowances (Note 19(a))	2,164,747	2,692,787	3,032,671	4,506,517	12,141,555	17,663,043	34,204	42,235,524
- 銀行同業及其他金融機構 之貸款(附註19(a))	- Advances to banks and other financial institutions (Note 19(a))	208	-	-	31,593	47,390	-	-	79,191
- 附屬公司欠款	- Amounts due from subsidiaries	4,196	75,118	60,000	2,641,131	1,448,840	1,845,000	-	6,074,285
- 持有至到期日及可供銷售 金融資產(附註21)	- Held-to-maturity and available-for-sale financial assets (Note 21)	-	-	13,939	643,613	13,544,101	951,221	97,078	15,249,952
- 其他資產	- Other assets	9,444	642,143	85,981	50,234	86,809	-	2,907,695	3,782,306
總資產	Total assets	3,625,565	20,724,078	6,260,081	9,118,285	31,261,359	21,097,126	3,975,724	96,062,218
負債	Liabilities								
- 銀行同業及其他金融機構 之存款(附註27)	- Deposits and balances of banks and other financial institutions (Note 27)	178,513	615,900	390,732	432,567	76,901	-	-	1,694,613
- 客戶之存款(附註28)	- Deposits from customers (Note 28)	15,807,745	39,609,656	11,129,575	1,180,104	175,817	-	-	67,902,897
- 已發行之存款證(附註29)	- Certificates of deposit issued (Note 29)	-	429,215	1,448,127	688,980	1,262,930	-	-	3,829,252
- 買賣用途負債(附註30)	- Trading liabilities (Note 30)	-	-	-	-	-	-	869,748	869,748
- 附屬公司存款	- Amounts due to subsidiaries	836,150	4,364,485	2,034,712	3,360,063	1,093,945	2,512,396	-	14,201,751
- 其他負債	- Other liabilities	-	450,236	224,258	197,182	48,074	-	17,108	936,858
總負債	Total liabilities	16,822,408	45,469,492	15,227,404	5,858,896	2,657,667	2,512,396	886,856	89,435,119
資產/(負債)淨差	Net assets/(liabilities) gap	(13,196,843)	(24,745,414)	(8,967,323)	3,259,389	28,603,692	18,584,730	3,088,868	6,627,099

33. 期限分析 (續)

33. MATURITY PROFILE (CONTINUED)

		永亨銀行集團 The Group 2004 (重報) (restated)							
		即時還款	一個月 或以下	三個月 以上 至一年	一年 以上 至五年	五年 以上	無註明	合計	
		Repayable on demand	1 month or less	3 months or less but over 1 month	1 year or less but over 3 months	5 years or less but over 1 year	After 5 years	Total	
資產	Assets								
- 現金及存放銀行同業及其他 金融機構(附註13)	- Cash and balances with banks and other financial institutions (Note 13)	1,394,069	-	-	-	-	-	1,394,069	
- 通知及短期存放(附註13)	- Money at call and short notice (Note 13)	-	18,548,891	-	-	-	-	18,548,891	
- 政府債券(附註13)	- Treasury bills (Note 13)	-	511,631	74,727	-	-	-	586,358	
- 定期存放銀行同業及其他 金融機構款項 (一至十二個月內到期) (附註14)	- Placements with banks and other financial institutions maturing between 1 and 12 months (Note 14)	-	-	1,337,360	98,167	-	-	1,435,527	
- 貿易票據已減除減值準備 (附註15)	- Trade bills less impairment allowances (Note 15)	82,740	189,612	256,029	10,255	-	12,488	551,124	
- 存款證	- Certificates of deposit held	-	-	30,000	-	-	-	30,000	
- 買賣用途資產(附註17)	- Trading assets (Note 17)	-	-	-	-	153	-	30,808	
- 客戶之貸款已減除減值準備 (附註19(a))	- Advances to customers less impairment allowances (Note 19(a))	2,221,277	3,451,871	3,668,403	6,421,395	14,250,929	18,230,858	321,883	48,566,616
- 銀行同業及其他金融機構 之貸款(附註19(a))	- Advances to banks and other financial institutions (Note 19(a))	-	-	-	15,838	95,027	-	-	110,865
- 持有至到期日之證券 (附註21)	- Held-to-maturity securities (Note 21)	-	627,168	304,022	1,975,310	12,522,093	3,439,325	-	18,867,918
- 非持作買賣用途證券(附註22)	- Non-trading securities (Note 22)	-	-	3,050	8,288	325,498	903,287	280,699	1,520,822
- 其他資產	- Other assets	11,120	654,718	76,550	77,783	119,756	-	2,865,179	3,805,106
總資產	Total assets	3,709,206	23,983,891	5,750,141	8,607,036	27,313,456	22,573,470	3,510,904	95,448,104
負債	Liabilities								
- 銀行同業及其他金融機構 之存款(附註27)	- Deposits and balances of banks and other financial institutions (Note 27)	141,924	211,738	639,695	216,225	-	-	-	1,209,582
- 客戶之存款(附註28)	- Deposits from customers (Note 28)	26,715,919	41,214,382	7,890,533	2,123,116	625,211	-	-	78,569,161
- 已發行之存款證(附註29)	- Certificates of deposit issued (Note 29)	-	183,205	1,519,945	1,703,388	1,209,552	-	-	4,616,090
- 買賣用途負債(附註30)	- Trading liabilities (Note 30)	-	-	-	-	-	-	8,628	8,628
- 借貸資本	- Loan capital	-	-	-	-	-	2,526,485	-	2,526,485
- 其他負債	- Other liabilities	-	711,012	29,205	242,363	54,824	-	66,052	1,103,456
總負債	Total liabilities	26,857,843	42,320,337	10,079,378	4,285,092	1,889,587	2,526,485	74,680	88,033,402
資產/(負債)淨差距	Net assets/(liabilities) gap	(23,148,637)	(18,336,446)	(4,329,237)	4,321,944	25,423,869	20,046,985	3,436,224	7,414,702

賬項附註

Notes to the Accounts

33. 期限分析 (續)

33. MATURITY PROFILE (CONTINUED)

		永亨銀行 The Bank 2004 (重報) (restated)								
		一個月 或以下	三個月 或以下	三個月以上 至一年	一年以上 至五年	五年以上	無註明	合計		
		Repayable on demand	1 month or less	3 months or less but over 1 month	1 year or less but over 3 months	5 years or less but over 1 year	After 5 years	Undated	Total	
資產	Assets									
- 現金及存放銀行同業及其他 金融機構(附註13)	- Cash and balances with banks and other financial institutions (Note 13)	1,106,702	-	-	-	-	-	-	1,106,702	
- 通知及短期存放(附註13)	- Money at call and short notice (Note 13)	-	18,481,417	-	-	-	-	-	18,481,417	
- 政府債券(附註13)	- Treasury bills (Note 13)	-	402,416	-	-	-	-	-	402,416	
- 定期存放銀行同業及其他 金融機構款項 (一至十二個月內到期) (附註14)	- Placements with banks and other financial institutions maturing between 1 and 12 months (Note 14)	-	-	1,310,222	98,167	-	-	-	1,408,389	
- 貿易票據已減除減值準備 (附註15)	- Trade bills less impairment allowances (Note 15)	82,662	158,786	131,379	10,245	-	-	4,171	387,243	
- 存款證	- Certificates of deposit held	-	-	30,000	-	-	-	-	30,000	
- 買賣用途資產(附註17)	- Trading assets (Note 17)	-	-	-	-	153	-	18,741	18,894	
- 客戶之貸款已減除減值準備 (附註19(a))	- Advances to customers less impairment allowances (Note 19(a))	2,013,710	2,985,671	3,045,067	4,425,823	10,586,539	15,787,427	162,227	39,006,464	
- 銀行同業及其他金融機構 之貸款(附註19(a))	- Advances to banks and other financial institutions (Note 19(a))	-	-	-	15,838	95,027	-	-	110,865	
- 附屬公司欠款	- Amounts due from subsidiaries	5,423	139,948	60,000	2,032,360	1,442,307	1,305,000	-	4,985,038	
- 持有至到期日之證券 (附註21)	- Held-to-maturity securities (Note 21)	-	627,168	304,022	1,886,961	12,296,135	3,268,248	-	18,382,534	
- 非持作買賣用途之證券(附註22)	- Non-trading securities (Note 22)	-	-	-	-	286,709	847,836	272,763	1,407,308	
- 其他資產	- Other assets	7,818	432,228	76,103	51,203	64,190	-	2,891,814	3,523,356	
總資產	Total assets	3,216,315	23,227,634	4,956,793	8,520,597	24,771,060	21,208,511	3,349,716	89,250,626	
負債	Liabilities									
- 銀行同業及其他金融機構 之存款(附註27)	- Deposits and balances of banks and other financial institutions (Note 27)	137,751	211,738	639,695	216,225	-	-	-	1,205,409	
- 客戶之存款(附註28)	- Deposits from customers (Note 28)	22,526,588	32,536,640	6,124,008	1,704,866	206,189	-	-	63,098,291	
- 已發行之存款證(附註29)	- Certificates of deposit issued (Note 29)	-	183,205	1,519,945	1,708,443	1,209,552	-	-	4,621,145	
- 買賣用途負債(附註30)	- Trading liabilities (Note 30)	-	-	-	-	-	-	8,628	8,628	
- 附屬公司存款	- Amounts due to subsidiaries	852,395	4,731,105	988,026	1,799,493	2,751,115	2,518,974	-	13,641,108	
- 其他負債	- Other liabilities	-	399,963	25,904	149,517	31,062	-	29,507	635,953	
總負債	Total liabilities	23,516,734	38,062,651	9,297,578	5,578,544	4,197,918	2,518,974	38,135	83,210,534	
資產/(負債)淨差	Net assets/(liabilities) gap	(20,300,419)	(14,835,017)	(4,340,785)	2,942,053	20,573,142	18,689,537	3,311,581	6,040,092	