

未經審核補充財務資料

Unaudited Supplementary Financial Information

(以港幣千元位列示，內文另註除外。)

(Expressed in thousands of Hong Kong dollars unless otherwise stated in the text)

(a) 資本充足及流動資金比率

(i) 資本充足比率

(a) CAPITAL ADEQUACY AND LIQUIDITY RATIOS

(i) Capital adequacy ratio

		永亨銀行集團 The Group	
		2005	2004 (重報) (restated)
核心資本	Core capital		
繳足股款的普通股股本	Paid up ordinary share capital	294,021	293,911
股本溢價賬	Share Premium	359,929	347,034
儲備	Reserves	5,838,021	5,417,947
其他	Others	623,129	511,811
減：商譽	Less: Goodwill	(847,422)	(847,422)
		6,267,678	5,723,281
可計算的附加資本	Eligible supplementary capital		
物業重估儲備	Reserves on revaluation of properties	190,993	187,824
重估可供銷售金融資產之 未實現溢利	Unrealised gains on revaluation of available-for-sale financial assets	5,699	-
重估非持作買賣用途證券 之未實現溢利	Unrealised gains on revaluation of non-trading securities	-	14,246
減值貸款之整體 減值準備	Collective impairment allowances for impaired loans and advances	208,498	-
一般呆賬準備金	General provisions for doubtful debts	-	496,214
監管儲備	Regulatory reserve	336,176	-
有期後償債項之 可計算價值	Eligible value of term subordinated debt instruments	2,519,888	2,526,485
		3,261,254	3,224,769
扣減前的資本基礎總額	Total capital base before deductions	9,528,932	8,948,050
資本基礎總額的扣減項目	Deductions from total capital base	(405,324)	(405,324)
扣減後的資本基礎總額	Total capital base after deductions	9,123,608	8,542,726
於十二月三十一日未經調整及 調整後之資本充足比率	Unadjusted and adjusted capital adequacy ratio at 31st December	14.9%	15.7%

未經調整之資本充足比率為本銀行及部份附屬公司根據香港銀行條例附表三及香港金融管理局(「金管局」)為監管而要求之綜合基準計算。調整後資本充足比率之計算，是根據香港金融管理局發出之監管政策手冊內有關「就市場風險維持充足資本」的要求，計入在結算日的市場風險。所根據的綜合基準與未經調整之資本充足比率相同。

The unadjusted capital adequacy ratio is computed on a consolidated basis covering the Bank and certain of its financial subsidiaries as specified by the Hong Kong Monetary Authority ("HKMA") for its regulatory supervision purposes, and is in accordance with the Third Schedule to the Hong Kong Banking Ordinance. The adjusted capital adequacy ratio incorporating market risk is computed on the same consolidated basis, and is in accordance with module on "Maintenance of Adequate Capital against Market Risks" under Supervisory Policy Manual issued by the HKMA.

(a) 資本充足及流動資金比率(續)

(ii) 全年平均流動資金比率

全年平均流動資金比率

全年平均流動資金比率乃根據香港銀行條例附表四計算。此比率為與金管局協議包括所有海外分行、香港辦事處及附屬公司而計算。

(b) 客戶貸款及過期貸款－地理分類

地理分類資料乃按交易對手的所在地，並已顧及轉移風險因素。一般而言，在下述情況下才轉移風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。

香港
澳門
中華人民共和國
其他

(a) CAPITAL ADEQUACY AND LIQUIDITY RATIOS (CONTINUED)

(ii) Average liquidity ratio for the year

Average liquidity ratio for the year

The average liquidity ratio for the year includes the liquidity positions of all overseas branches, Hong Kong offices and financial subsidiaries, which is the basis of computation agreed with the HKMA, and has been computed in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.

(b) ADVANCES TO CUSTOMERS AND OVERDUE ADVANCES - BY GEOGRAPHICAL AREA

The geographical information has been classified by the location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

永亨銀行集團
The Group
2005

	客戶貸款 Total advances to customers	過期三個月 以上之貸款 Overdue advances for over three months
Hong Kong	46,779,933	263,429
Macau	5,012,975	50,982
People's Republic of China	990,269	3,510
Others	1,618,657	3,530
	54,401,834	321,451

永亨銀行集團
The Group
2004

	客戶貸款 Total advances to customers	過期三個月 以上之貸款 Overdue advances for over three months
Hong Kong	43,343,176	562,931
Macau	4,227,186	87,516
People's Republic of China	715,318	7,807
Others	903,446	-
	49,189,126	658,254

Unaudited Supplementary Financial Information

(c) 逾期及重定還款期之資產

(i) 逾期及重定還款期之貸款

(c) OVERDUE AND RESCHEDULED ASSETS

(i) Overdue and rescheduled advances

		永亨銀行集團 The Group			
		2005		2004	
		估貸款總額 之百分比		估貸款總額 之百分比	
		金額	% of total	金額	% of total
		Amount	advances	Amount	advances
已逾期之客戶貸款	Gross advances to customers which have been overdue for				
三個月以上至六個月	6 months or less but over 3 months	84,313	0.15	148,535	0.30
六個月以上至一年	1 year or less but over 6 months	65,648	0.12	65,410	0.13
一年以上	Over 1 year	171,490	0.32	444,309	0.90
		321,451	0.59	658,254	1.33
所持抵押品金額	Amount of collateral held	329,492		647,116	
有抵押貸款數額	Secured balance	265,815		563,124	
無抵押貸款數額	Unsecured balance	55,636		95,130	
個別減值準備	Individual impairment allowances	51,608		-	
特殊準備	Specific provisions	-		89,644	
重定還款期之客戶貸款	Rescheduled advances	145,084	0.27	186,192	0.38

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逾期三個月以上及重定還款期之貸款。

There were no overdue advances for over 3 months and rescheduled advances to banks and other financial institutions on 31st December, 2005 and 31st December, 2004.

(c) 過期及重定還款期之資產 (續)

(ii) 其他過期資產

(c) OVERDUE AND RESCHEDULED ASSETS (CONTINUED)

(ii) Other overdue assets

		永亨銀行集團 The Group			
		2005		2004	
		債務證券	貿易票據	債務證券	貿易票據
		Debt	Trade	Debt	Trade
		securities	bills	securities	bills
已過期之其他資產	Other assets which				
	have been overdue for				
三個月以上至六個月	6 months or less but				
	over 3 months	-	3,529	-	-
六個月以上至一年	1 year or less but				
	over 6 months	-	-	-	108
一年以上	Over 1 year	-	547	-	1,714
		-	4,076	-	1,822

(d) 收回資產

(d) REPOSSESSED ASSETS

		永亨銀行集團 The Group	
		2005	2004
客戶貸款內包括之收回資產	Reposessed assets included in		
	advances to customers	86,314	193,822

Unaudited Supplementary Financial Information

(e) 跨境債權

跨境債權資料乃按交易對手的所在地，並已顧及轉移風險因素。一般而言，在下述情況下才轉移風險：有關貸款的債權獲得並非交易對手所在地的國家的一方擔保，或該債權的履行對象是某銀行的海外分行，而該銀行的總辦事處並非設於交易對手的所在地。

(e) CROSS-BORDER CLAIMS

The information concerning cross-border claims has been classified by the location of the counterparties after taking into account any risk transfer. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country which is different from that of the counterparty or if the claims are on an overseas branch of a bank whose head office is located in another country.

		永亨銀行集團 The Group 2005			
		銀行同業 及其他 金融機構 Banks and other financial institutions	公營機構 Public sector entities	其他 Others	合計 Total
澳門	Macau	1,069,529	-	5,051,067	6,120,596
中華人民共和國	People's Republic of China	1,655,235	136,698	504,354	2,296,287
其他亞太區	Other Asia Pacific	5,770,376	-	1,067,643	6,838,019
美國	United States	957,664	300,635	2,098,564	3,356,863
其他南美及北美國家	Other North and South American countries	1,222,935	-	400,289	1,623,224
中東及非洲	Middle East and Africa	3,721	-	3,216	6,937
德國	Germany	8,064,807	-	13,280	8,078,087
英國	United Kingdom	4,865,660	-	204,425	5,070,085
其他歐洲國家	Other European countries	13,101,460	-	957,342	14,058,802
		36,711,387	437,333	10,300,180	47,448,900

		永亨銀行集團 The Group 2004			
		銀行同業 及其他 金融機構 Banks and other financial institutions	公營機構 Public sector entities	其他 Others	合計 Total
澳門	Macau	355,234	-	4,241,239	4,596,473
中華人民共和國	People's Republic of China	1,424,858	15,795	564,279	2,004,932
其他亞太區	Other Asia Pacific	7,161,851	-	1,052,747	8,214,598
美國	United States	1,124,311	303,703	2,200,764	3,628,778
其他南美及北美國家	Other North and South American countries	1,070,887	-	493,806	1,564,693
中東及非洲	Middle East and Africa	761	-	1,821	2,582
德國	Germany	7,751,606	-	3,977	7,755,583
英國	United Kingdom	4,997,717	-	170,806	5,168,523
其他歐洲國家	Other European countries	10,100,714	-	638,539	10,739,253
		33,987,939	319,498	9,367,978	43,675,415

(f) 資本管理

本集團的政策是要維持雄厚的資本，來支持集團的業務發展，並能達到法定的資本充足比率要求。在附註(a)中已披露，本集團在二零零五年十二月三十一日調整後資本充足比率為14.9%，遠超法定的8%最低要求。

本銀行按各業務部門所承受的風險來分配資本。附屬公司若受其他監管機構直接監管，便必須遵守這些監管機構的規定維持充足的資本。某些附屬公司亦要符合金管局因應監管所需而制定的資本要求。

(g) 企業管治

本銀行致力實施良好企業管治，並由董事會轄下之委員會包括行政委員會、授信委員會、管理委員會、資產負債管理委員會、審核委員會、董事提名委員會及薪酬委員會。其構成及職能詳情載於「企業管理報告書」內。

(h) 比較數字

編製此未經審核補充財務資料時，若干比較數字因應香港財務報告準則第二號而予以重報。

(f) CAPITAL MANAGEMENT

The Group's policy is to maintain a strong capital base to support the development of the Group's business and to meet the statutory capital adequacy ratio. As disclosed in note (a) above, the Group's adjusted capital adequacy ratio of 14.9% as at 31st December, 2005 is well above the statutory minimum ratio of 8%.

Capital is allocated to the various activities of the Bank depending on the risk taken by each business division. Where the subsidiaries are directly regulated by other regulators, they are required to maintain minimum capital according to these regulators' rules. Certain financial subsidiaries, as specified by the HKMA, are subject to the HKMA's capital requirements for its regulatory supervision purposes.

(g) CORPORATE GOVERNANCE

The Bank is committed to high standards of corporate governance and has established a number of committees under the Board of Directors including the Executive Committee, Credit Committee, Management Committee, Asset and Liability Management Committee, Audit Committee, Director Nomination Committee and Remuneration Committee. The compositions and functions are explained in the "Corporate Governance Report".

(h) COMPARATIVE FIGURES

In preparing this unaudited supplementary financial information, certain comparative figures have been restated in accordance with the HKFRS 2.