

(三十九)分部報告(續)

39 Segment reporting (continued)

(a) 按業務劃分(續)

(a) Business segments (continued)

		零售及 企業銀行 Retail and corporate banking HK\$'000	財資 Treasury HK\$'000	保險 Insurance HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
二〇〇六年	2006						
分部資產	Segment assets	43,951,991	35,122,585	1,866,577	3,502,598	–	84,443,751
聯營公司權益	Interests in associates	–	–	5,879	–	–	5,879
共同控制實體權益	Interests in jointly controlled entities	–	–	91,535	48,962	–	140,497
未能分類之資產	Unallocated assets	–	–	–	–	390,501	390,501
總資產	Total assets	<u>43,951,991</u>	<u>35,122,585</u>	<u>1,963,991</u>	<u>3,551,560</u>	<u>390,501</u>	<u>84,980,628</u>
分部負債	Segment liabilities	63,213,569	7,221,727	1,314,466	1,369,809	–	73,119,571
未能分類之負債	Unallocated liabilities	–	–	–	–	479,272	479,272
總負債	Total liabilities	<u>63,213,569</u>	<u>7,221,727</u>	<u>1,314,466</u>	<u>1,369,809</u>	<u>479,272</u>	<u>73,598,843</u>
資本開支	Capital expenditure	37,314	1,629	790	47,863	11,790	99,386
折舊及攤銷費用	Depreciation and amortisation charge	32,121	1,570	1,654	13,145	8,930	57,420

(三十九)分部報告(續)

39 Segment reporting (continued)

(a) 按業務劃分(續)

(a) Business segments (continued)

		零售及 企業銀行 Retail and corporate banking HK\$'000	財資 Treasury HK\$'000	保險 Insurance HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
二〇〇五年	2005						
利息收入源自	Interest income from						
– 外界客戶	– external customers	1,569,074	1,081,327	34,612	28,580	–	2,713,593
– 其他業務	– other segments	1,215,305	692,988	10,203	6,072	–	1,924,568
利息支出給予	Interest expense to						
– 外界客戶	– external customers	(1,365,874)	(213,101)	–	–	–	(1,578,975)
– 其他業務	– other segments	(703,487)	(1,211,412)	–	(9,669)	–	(1,924,568)
淨利息收入	Net interest income	715,018	349,802	44,815	24,983	–	1,134,618
源自外界客戶之 保險營業收入	Insurance operating income from external customers	–	–	379,986	–	–	379,986
源自外界客戶之 其他營業收入	Other operating income from external customers	130,864	62,560	(9,948)	227,972	–	411,448
營業收入	Operating income	845,882	412,362	414,853	252,955	–	1,926,052
營業支出	Operating expenses	(348,006)	(21,880)	(25,784)	(73,117)	(107,306)	(576,093)
扣除減值準備前之 營業溢利/(虧損)	Operating profit/(loss) before impairment allowances	497,876	390,482	389,069	179,838	(107,306)	1,349,959
貸款減值準備(調撥)/ 撥回	(Charge for)/write back of impairment allowances	(19,842)	–	12	–	–	(19,830)
保險申索準備	Charge for insurance claims	–	–	(286,325)	–	–	(286,325)
營業溢利/(虧損)	Operating profit/(loss)	478,034	390,482	102,756	179,838	(107,306)	1,043,804
出售其他物業及設備和 投資之(虧損)/收益	(Loss)/gain on disposal of other properties and equipment and investments	(28)	4	4,612	61,555	(726)	65,417
投資物業公平價值調整 之淨收益	Net gain on fair value adjustments on investment properties	–	–	–	188,652	–	188,652
重估房產之虧損	Revaluation deficit on bank premises	–	–	–	(79)	–	(79)
應佔共同控制實體及 聯營公司之淨溢利	Share of net profits of jointly controlled entities and associates	–	–	4,260	3,712	–	7,972
除稅前溢利/(虧損)	Profit/(loss) before taxation	478,006	390,486	111,628	433,678	(108,032)	1,305,766

(三十九) 分部報告 (續)**39 Segment reporting (continued)****(a) 按業務劃分 (續)****(a) Business segments (continued)**

		零售及 企業銀行 Retail and corporate banking HK\$'000	財資 Treasury HK\$'000	保險 Insurance HK\$'000	其他 Others HK\$'000	未分類 業務 Unallocated HK\$'000	本集團 Group HK\$'000
二〇〇五年	2005						
分部資產	Segment assets	40,370,845	30,229,282	1,630,395	2,162,706	–	74,393,228
聯營公司權益	Interests in associates	–	–	3,540	–	–	3,540
共同控制實體權益	Interests in jointly controlled entities	–	–	63,884	41,694	–	105,578
未能分類之資產	Unallocated assets	–	–	–	–	219,392	219,392
總資產	Total assets	<u>40,370,845</u>	<u>30,229,282</u>	<u>1,697,819</u>	<u>2,204,400</u>	<u>219,392</u>	<u>74,721,738</u>
分部負債	Segment liabilities	54,665,204	7,436,462	1,213,182	940,482	–	64,255,330
未能分類之負債	Unallocated liabilities	–	–	–	–	329,941	329,941
總負債	Total liabilities	<u>54,665,204</u>	<u>7,436,462</u>	<u>1,213,182</u>	<u>940,482</u>	<u>329,941</u>	<u>64,585,271</u>
資本開支	Capital expenditure	25,010	855	2,045	11,054	7,349	46,313
折舊及攤銷費用	Depreciation and amortisation charge	29,872	1,576	1,766	10,895	6,530	50,639

(b) 按地域劃分**(b) Geographical area**

本集團主要在香港經營業務，本集團之海外業務佔本集團之收入、溢利、資產、負債、或有債務或承擔少於百分之十。

The Group operates predominantly in Hong Kong. Less than 10% of the Group's income, profit, assets, liabilities, contingent liabilities or commitments are attributable to the Group's operations outside Hong Kong.

(四十)或有債務及承擔

下列為或有債務及承擔之每個主要類別之合約金額，及信貸風險比重金額總計：

合約金額
直接信貸替代品
交易項目有關之或有債務
商業項目有關之或有債務

其他承擔
– 原本期少於一年
或可以無條件取消
– 原本期一年及以上

信貸風險比重金額

40 Contingent liabilities and commitments

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

	本集團 The Group		本行 The Bank	
	2006 HK\$'000	2005 HK\$'000	2006 HK\$'000	2005 HK\$'000
Contractual amount				
Direct credit substitutes	754,811	668,973	561,970	502,919
Transaction-related contingencies	42,462	33,324	42,462	33,324
Trade-related contingencies	418,592	443,470	418,592	443,470
Other commitments with an original maturity of				
– Under one year or which are unconditionally cancellable	11,203,044	8,754,398	11,298,145	8,791,819
– One year and over	5,457,130	3,972,191	5,457,130	3,972,191
	17,876,039	13,872,356	17,778,299	13,743,723
Credit risk weighted amount	3,921,512	3,126,488	3,307,551	2,517,833

(四十一)資本及租約承擔

(a) 於十二月三十一日，不包括於財務報表內之資本承擔如下：

已簽約但未作準備

(b) 本集團及本銀行以營業租賃租用一些物業。租約基本年期為一至十年。此等租約並不包括或有租金。

於十二月三十一日，不可撤銷之營業租賃之未來最低應付租賃款項總額如下：

土地及樓宇
– 第一年內
– 第二至第五年內

41 Capital and lease commitments

(a) Capital commitments outstanding at 31 December not provided for in the financial statements are as follows:

	本集團 The Group		本行 The Bank	
	2006 HK\$'000	2005 HK\$'000	2006 HK\$'000	2005 HK\$'000
Contracted but not provided for	15,041	24,353	14,417	14,589

(b) The Group and the Bank lease certain properties under operating leases. The leases typically run for an initial period of 1 to 10 years. None of the leases include contingent rentals.

At 31 December, the total future minimum lease payments payable under non-cancellable operating leases are as follows:

	本集團及本行 The Group and the Bank	
	2006 HK\$'000	2005 HK\$'000
Land and buildings		
– Within one year	8,403	10,069
– After one year but within five years	5,623	13,947
	14,026	24,016

(四十二)綜合現金流量表註釋**42 Notes to consolidated cash flow statement****(a) 營業溢利與除稅前營業活動之現金流入/(流出)淨額對賬表****(a) Reconciliation of operating profit to cash generated from/(used in) operations**

		2006	2005
			重列
			Restated
		HK\$'000	HK\$'000
營業溢利	Operating profit	1,365,959	1,043,804
貸款減值準備調撥	Charge for impairment allowances on loans and advances	44,254	19,830
折舊	Depreciation	53,248	46,468
租賃土地之溢價攤銷	Amortisation of land lease premium	4,172	4,171
攤銷可供出售證券及持至到期證券之折讓/溢價	Amortisation of discount/premium on available-for-sale securities and held-to-maturity securities	(87,400)	(86,389)
短期存放同業之(增加)/減少	(Increase)/decrease in money at call and short notice	(528,018)	75,349
定期存放同業(三個月以後到期)之增加	Increase in placements with banks and other financial institutions maturing beyond three months	(1,730,537)	(170,766)
商業票據之增加	Increase in trade bills	(9,055)	(45,711)
持作買賣用途證券之(增加)/減少	(Increase)/decrease in trading securities	(739,903)	160,723
衍生金融工具負債淨額之增加/(減少)	Increase/(decrease) in net derivative financial liabilities	158,955	(27,304)
以公平價值誌入損益賬之金融資產之減少/(增加)	Decrease/(increase) in financial assets designated at fair value through profit or loss	406,199	(309,895)
貸款及其他賬項之增加	Increase in advances and other accounts	(2,723,938)	(5,620,412)
同業存款(三個月以後到期)之(減少)/增加	(Decrease)/increase in deposits and balances of banks and other financial institutions maturing beyond three months	(74,805)	77,551
交易賬項下之負債之增加/(減少)	Increase/(decrease) in trading liabilities	242,454	(52,582)
以公平價值誌入損益賬之金融負債之增加	Increase in financial liabilities designated at fair value through profit or loss	869,199	1,244,610
客戶存款之增加	Increase in deposits from customers	8,403,081	1,109,193
發行之存款證之減少	Decrease in certificates of deposit issued	(34,425)	(139,203)
其他負債之增加/(減少)	Increase/(decrease) in other accounts and accruals	945,225	(265,490)
營業活動之現金流入/(流出)淨額	Cash generated from/(used in) operations	6,564,665	(2,936,053)

(四十二)綜合現金流量表註釋(續)

(b) 現金及等同現金項目之結餘分析

庫存現金及存放同業 短期存放同業
國庫券(原到期日在三個月內)
定期存放同業(原到期日在三個月內)
持有之存款證(原到期日在三個月內)
同業存款(原到期日在三個月內)
沽空之外匯基金票據及債券

(四十三)已作抵押品之資產

- (a) 一筆為數值美元七百二十萬元(等同港幣五千六百萬零二千元;二〇〇五年為美元七百二十萬元,等同港幣五千五百八十三萬七千元)之存款證含於持至到期證券內,已抵押予美國貨幣審計部,作為本行羅省分行之法定存款。
- (b) 於二〇〇六年十二月三十一日,總額合共港幣十二億一千三百三十二萬一千元(二〇〇五年為港幣九億六千九百零五萬元)的外匯基金票據及債券,已因應本行根據銷售及回購協議對沽空外匯基金票據及債券而作抵押,此等協議乃按市場之正常商業條款進行。相關的外匯基金票據及債券主要包括在「持作買賣用途之證券」內。

(四十四)高級人員貸款

按照香港《公司條例》第161B(4B)條之規定,本行貸款予高級人員之詳情公佈如下:

本金及利息之結欠總額

42 Notes to consolidated cash flow statement (continued)

(b) Analysis of the balances of cash and cash equivalents

	2006	2005 重列 Restated
	HK\$'000	HK\$'000
Cash and balances with banks and other financial institutions	1,249,972	1,146,488
Money at call and short notice	21,642,373	16,992,078
Treasury bills with original maturity within three months	633,693	1,351,601
Placements with banks and other financial institutions with original maturity within three months	1,518,877	1,218,789
Certificates of deposit held with original maturity within three months	-	55,837
Deposits and balances of banks and other financial institutions with original maturity within three months	(634,431)	(2,260,067)
Short positions in Exchange Fund Bills and Notes	(967,910)	(966,806)
	<u>23,442,574</u>	<u>17,537,920</u>

43 Assets pledged as security

- (a) A certificate of deposit of US\$7,200,000 (equivalent to HK\$56,002,000; 2005: US\$7,200,000, equivalent to HK\$55,837,000) included in held-to-maturity securities has been pledged to the Office of the Comptroller of Currency of the United States of America as a statutory deposit for the Bank's branch in Los Angeles.
- (b) As at 31 December 2006, Hong Kong Exchange Fund Bills and Notes totalling HK\$1,213,321,000 (2005: HK\$969,050,000) which are included in "Trading securities" have been pledged to secure the Bank's short positions in Exchange Fund Bills and Notes under sale and repurchase agreements entered into by the Bank in the normal course of its business.

44 Loans to officers

Loans made by the Bank to officers and disclosed pursuant to section 161B(4B) of the Hong Kong Companies Ordinance are as follows:

	於十二月三十一日 之結欠額		全年最高結欠額	
	Balance outstanding at 31 December		Maximum balance during the year	
	2006	2005	2006	2005
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Aggregate amount outstanding in respect of principal and interest	<u>3,261</u>	5,435	<u>5,554</u>	<u>6,674</u>

(四十五) 重大有關連人士之交易

是年度內，本集團在正常商業活動下與有關連人士進行之銀行交易，包括放款、存款、保險及其他金融相關交易。該等有關連人士為本行之主要行政人員及其直系親屬，並包括受本集團及該等人士所控制或可對其行使重大影響力之公司。除在本財務報表其他地方所披露之交易及結餘外，本集團所參與的一切其他重大有關連人士之交易詳列如下：

二〇〇六年

本集團及本行

於年結日結餘總額

– 貸款

– 存款

本集團

是年度收取有關連人士之收入

– 利息收入

– 其他營業收入

是年度支付予有關連人士之費用

– 利息支出

– 營業支出

– 保險營業淨支出

45 Material related party transactions

During the year, the Group entered into certain banking transactions with related parties in the normal course of business, which include loans, deposits, insurance and other financial related transactions. These related parties are key management personnel of the Bank, close members of their families and companies controlled or significantly influenced by the Group or by them. In addition to the transactions and balances disclosed elsewhere in the financial statements, other material related party transactions entered into by the Group are as follows:

2006

	共同 控制實體 Jointly controlled entities HK\$'000	聯營公司 Associates HK\$'000	主要 行政人員 Key management personnel HK\$'000	其他有關 連人士 Other related parties HK\$'000	合計 Total HK\$'000
The Group and the Bank					
Aggregate amounts outstanding at the year end					
	(註釋a) (note a)				
– Loans	<u>32,300</u>	<u>–</u>	<u>10,633</u>	<u>218,221</u>	<u>261,154</u>
– Deposits	<u>502,327</u>	<u>2,456</u>	<u>291,930</u>	<u>1,091,145</u>	<u>1,887,858</u>
The Group					
Income for the year received from related parties					
– Interest income	<u>–</u>	<u>–</u>	<u>616</u>	<u>12,016</u>	<u>12,632</u>
– Other operating income	<u>3,563</u>	<u>310</u>	<u>–</u>	<u>739</u>	<u>4,612</u>
	<u>3,563</u>	<u>310</u>	<u>616</u>	<u>12,755</u>	<u>17,244</u>
Expenses for the year paid to related parties					
– Interest expenses	<u>22,075</u>	<u>130</u>	<u>10,519</u>	<u>46,290</u>	<u>79,014</u>
– Operating expenses	<u>2,066</u>	<u>–</u>	<u>–</u>	<u>6,900</u>	<u>8,966</u>
– Net insurance operating expenses	<u>4,686</u>	<u>25,159</u>	<u>–</u>	<u>–</u>	<u>29,845</u>
	<u>28,827</u>	<u>25,289</u>	<u>10,519</u>	<u>53,190</u>	<u>117,825</u>

(四十五)重大有關連人士之交易(續) 45 Material related party transactions (continued)

二〇〇五年	2005	共同 控制實體 Jointly controlled entities HK\$'000	聯營公司 Associates HK\$'000	主要 行政人員 Key management personnel HK\$'000	其他有關 連人士 Other related parties HK\$'000	合計 Total HK\$'000
本集團及本行	The Group and the Bank					
於年結日結餘總額	Aggregate amounts outstanding at the year end	(註釋a) (note a)				
- 貸款	- Loans	32,300	-	11,262	202,432	245,994
- 存款	- Deposits	598,517	25,889	236,643	1,016,381	1,877,430
本集團	The Group					
是年度收取有關連人士之 收入	Income for the year received from related parties					
- 利息收入	- Interest income	-	-	400	8,704	9,104
- 其他營業收入	- Other operating income	2,979	310	-	777	4,066
		2,979	310	400	9,481	13,170
是年度支付予有關連人士 之費用	Expenses for the year paid to related parties					
- 利息支出	- Interest expenses	14,370	125	6,047	26,853	47,395
- 營業支出	- Operating expenses	1,752	-	-	5,910	7,662
- 保險營業淨支出	- Net insurance operating expenses	2,795	22,809	-	-	25,604
		18,917	22,934	6,047	32,763	80,661

(四十五) 重大有關連人士之交易 (續)

主要行政人員報酬

本集團內主要行政人員，包括本行董事(註釋十)之報酬分析如下：

薪酬及其他短期福利
退休福利

- (a) 貸款予共同控制實體之款項為免息。
- (b) 本集團並無為上述授予有關連人士之貸款確認任何減值準備(二〇〇五年為零)。

(四十六) 比較數字

若干於二〇〇五年十二月三十一日的比較數字已作重報，以符合本年度之呈報方式。在資產負債表內，國庫債券(包括外匯基金票據)及持有存款證已包括在按《香港會計準則》第三十九號所適用之金融工具類別內。投資物業、可回收稅項、遞延稅項資產、當期稅項及遞延稅項負債，已獨立列明於資產負債表上。

(四十七) 通過財務報表

本財務報表經已於二〇〇七年二月二十八日由董事會通過及授權發佈。

45 Material related party transactions (continued)

Key management personnel remuneration

Remuneration for key management personnel of the Group including amounts paid to the Bank's directors as disclosed in note 10 is as follows:

	2006 HK\$'000	2005 HK\$'000
Salaries and other short-term benefits	39,760	38,296
Retirement benefits	1,844	1,709
	<u>41,604</u>	<u>40,005</u>

- (a) The loans to jointly controlled entities are interest free.
- (b) No impairment allowances have been recognised in respect of loans granted to related parties (2005: Nil).

46 Comparative figures

Certain comparative figures as at 31 December 2005 have been restated to conform with the current year's presentation. In the balance sheet, treasury bills (including Exchange Fund Bills) and certificates of deposit held have been included in the applicable categories of financial instruments under HKAS 39. Investment properties, tax recoverable, deferred tax assets, current taxation and deferred tax liabilities have been separately shown on the face of the balance sheet.

47 Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 28 February 2007.