

未經審核補充財務資料

Unaudited Supplementary Financial Information

(以港幣千元位列示，另註除外)

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

(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

2006 2005

核心資本

繳足股款的普通股股本
股本溢價賬
儲備
其他
減：商譽

Core capital

Paid-up ordinary share capital
Share premium
Reserves
Others
Less: Goodwill

294,221 294,021
378,421 359,929
6,541,502 5,838,021
694,038 623,129
(847,422) (847,422)

7,060,760 6,267,678

可計算的附加資本

土地及土地權益之價值重估
而計出之儲備
就所持有之非持作買賣用途
證券之價值重估而計出之
儲備
客戶貸款及貿易票據之整體
減值準備

Eligible supplementary capital

Reserves on revaluation
of land and interests in land
Reserves on revaluation of holding
of securities not held for
trading purposes
Collective impairment allowances
for advances to customers and
trade bills
Regulatory reserve
Eligible value of term subordinated
debt instruments

191,836 190,993

(88,791) 5,699

169,002 208,498

417,665 336,176

2,527,850 2,519,888

3,217,562 3,261,254

扣減前的資本基礎總額

資本基礎總額的扣減項目

Total capital base before deductions

Deductions from total capital base

10,278,322 9,528,932

(405,324) (405,324)

扣減後的資本基礎總額

Total capital base after deductions

9,872,998 9,123,608

於十二月三十一日未經調整之 資本充足比率

Unadjusted capital adequacy ratio at 31st December

14.8% 14.9%

於十二月三十一日調整後之 資本充足比率

Adjusted capital adequacy ratio at 31st December

15.2% 14.9%

未經調整之資本充足比率為本銀行及部份金融附屬公司根據香港銀行業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，是根據金管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，並已計入在結算日之市場風險。所根據之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。此比率已按金管局協議包括本銀行及部份金融附屬公司而計算。

(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 the Bank and certain of its 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.

永亨銀行集團

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2006

2005

51.6%

50.8%

(b) 按地理分類之客戶貸款及過期貸款分析

地理分類資料乃按借款人的所在地，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：有關貸款之債權獲得並非借款人所在地之一方擔保，或該債權之履行對象是某銀行之海外分行，而該銀行之總辦事處並非設於借款人之所在地。

(b) Advances to customers and overdue advances analysed by geographical area

The geographical information is classified by the geographical location of the borrowers 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 geographical location which is different from that of the borrower or if the claims are on an overseas branch of a bank whose head office is located in another geographical location.

永亨銀行集團

The Group

2006

過期三個月
以上之貸款

客戶貸款
Total
advances to
customers
Overdue
advances for
over three
months

永亨銀行集團

The Group

2005

過期三個月
以上之貸款

客戶貸款
Total
advances to
customers
Overdue
advances for
over three
months

香港 Hong Kong
澳門 Macau
中國內地 Mainland China
其他 Others

48,519,063	228,191	46,779,933	263,429
5,819,641	46,935	5,012,975	50,982
1,673,038	3,567	990,269	3,510
2,626,495	3,552	1,618,657	3,530
58,638,237	282,245	54,401,834	321,451

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(c) 過期及重定還款期之資產

(i) 過期及重定還款期之客戶貸款

(c) Overdue and rescheduled assets

(i) Overdue and rescheduled advances to customers

		永亨銀行集團 The Group			
		2006		2005	
		估貸款總額 之百分比 金額 Amount		估貸款總額 之百分比 金額 Amount	
		% of total advances		% of total advances	
已過期之客戶貸款	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	44,470	0.08	84,313	0.15
– 六個月以上至一年	– 1 year or less but over 6 months	48,222	0.08	65,648	0.12
– 一年以上	– Over 1 year	189,553	0.32	171,490	0.32
		282,245	0.48	321,451	0.59
有抵押貸款數額	Secured balance	224,291		265,815	
無抵押貸款數額	Unsecured balance	57,954		55,636	
		282,245		321,451	
有抵押貸款之 抵押品市值	Market values of collateral held with respect to secured balance	299,772		329,492	
個別減值準備	Individual impairment allowances	57,412		51,608	
重定還款期之客戶貸款	Rescheduled advances	43,729	0.07	145,084	0.27

於二零零五年十二月三十一日及二零零六年十二月三十一日，本集團貸予銀行同業及其他金融機構之款項中，並無過期三個月以上及重定還款期之貸款。

There were no advances overdue for over 3 months and rescheduled advances to banks and other financial institutions as at 31st December, 2006 and 31st December, 2005.

(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

2006 2005

已過期之貿易票據

— 三個月以上至六個月

— 六個月以上至一年

— 一年以上

Trade bills which have been overdue for

— 6 months or less but over 3 months

— 1 year or less but over 6 months

— Over 1 year

— 3,529

4,934 —

1,509 547

6,443 4,076

(d) 收回資產

(d) Repossessed assets

永亨銀行集團
The Group

2006 2005

抵押客戶貸款之收回資產

Reposessed assets obtained as securities
for advances to customers

78,094 86,314

(e) 跨境債權

跨境債權資料乃按交易對手之所在地，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：有關貸款之債權獲得並非交易對手所在地之一方擔保，或該債權之履行對象是某銀行之海外分行，而該銀行之總辦事處並非設於交易對手之所在地。

(e) Cross-border claims

The information concerning cross-border claims has been classified by the geographical 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 geographical location 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 geographical location.

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(e) 跨境債權 (續)

(e) Cross-border claims (Continued)

		永亨銀行集團 The Group 2006			
		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	2,352,697	-	5,885,873	8,238,570
中國內地	Mainland China	2,147,298	138,738	1,085,908	3,371,944
其他亞太區	Other Asia Pacific	7,350,417	-	1,112,209	8,462,626
美國	United States	1,138,755	301,822	1,821,869	3,262,446
其他南美及北美國家	Other North and South American countries	4,152,129	-	1,357,939	5,510,068
中東及非洲	Middle East and Africa	8,632	-	2,922	11,554
德國	Germany	9,171,920	-	13,417	9,185,337
英國	United Kingdom	5,658,352	-	338,407	5,996,759
其他歐洲國家	Other European countries	17,213,063	-	901,774	18,114,837
		49,193,263	440,560	12,520,318	62,154,141

		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
中國內地	Mainland 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

(f) 資本管理

本集團之政策是要維持雄厚之資本，來支持集團之業務發展，並能達到法定之資本充足比率要求。如上文附註(a)所披露，本集團在二零零六年十二月三十一日之調整後資本充足比率為15.2%，遠超法定的8%最低要求。

本銀行按各業務部門所承受之風險來分配資本。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之規則維持充足的資本。某些金融附屬公司亦要符合金管局因應監管所需而制定之資本要求。

(g) 企業管治

本銀行致力實施良好企業管治，並成立多個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「企業管治報告書」內。

(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 15.2% as at 31st December, 2006 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 those 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".