

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

未經審核補充財務資料

(1) CAPITAL ADEQUACY RATIO AND CAPITAL BASE 資本充足比率及資本基礎

(a) Capital Adequacy Ratio

(a) 資本充足比率

		2006 %百分率	2005 %百分率
Unadjusted capital adequacy ratio as at 31st December	於12月31日的未經調整資本充足比率	14.2	17.4
Adjusted capital adequacy ratio as at 31st December	於12月31日的調整後資本充足比率	13.9	17.2
The unadjusted capital adequacy ratio is computed on the consolidated basis which comprises the positions of the Bank and its subsidiaries as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Third Schedule to the Hong Kong Banking Ordinance.		未經調整資本充足比率之計算，是根據香港金融管理局訂定用作規管用途的綜合基準及《香港銀行條例》附表3。綜合基準包括了本銀行及其附屬公司。	
The adjusted capital adequacy ratio which takes into account market risks as at the balance sheet date is computed in accordance with the Guideline "Maintenance of Adequate Capital Against Market Risks" issued by the Hong Kong Monetary Authority and on the same consolidated basis as for the unadjusted capital adequacy ratio.		調整後資本充足比率的計算，是根據香港金融管理局發出的指引《就市場風險維持充足資本》，計入在結算日的市場風險。所根據的綜合基準與未經調整資本充足比率所根據的相同。	

(b) Group Capital Base after Deductions

(b) 集團扣減後的資本基礎

		2006 HK\$'000 港幣千元	2005 HK\$'000 港幣千元
Core capital	核心資本		
Paid up ordinary share capital	繳足股款的普通股股本	3,875,355	3,775,575
Share premium	股份溢價	1,012,138	656,429
Reserves	儲備	17,815,857	16,086,805
Minority interests	少數股東權益	232,579	207,163
Deduct: Goodwill	減：商譽	(2,592,330)	(2,494,950)
Total core capital	核心資本總額	20,343,599	18,231,022
Eligible supplementary capital	可計算的附加資本		
Reserves on revaluation of land and interests in land (at 70%)	土地及土地權益價值重估儲備 (以70%計算)	948,382	826,679
Revaluation reserves for available-for-sale financial assets and securities designated at fair value through profit or loss (at 70%)	可供出售金融資產及被指定為通過損益以反映公平價值之證券的重估儲備 (以70%計算)	290,482	305,672
Collectively assessed impairment allowances and regulatory reserve	整體評估減值準備及法定儲備	1,057,883	878,569
Term subordinated debt	有期後償債項	8,154,315	8,548,780
Total eligible supplementary capital	可計算的附加資本總額	10,451,062	10,559,700
Total capital base before deductions	扣減前的資本基礎總額	30,794,661	28,790,722
Deductions from total capital base	資本基礎總額扣減項目	(3,476,947)	(901,973)
Total capital base after deductions	扣減後的資本基礎總額	27,317,714	27,888,749

Unaudited Supplementary Financial Information (continued)
未經審核補充財務資料 (續)

(2) LIQUIDITY RATIO 流動資金比率

		2006 %百分率	2005 %百分率
Average liquidity ratio for the year	年度內平均流動資金比率	44.0	39.3
The average liquidity ratio for the year is the simple average of each calendar month's average liquidity ratio, which is computed on the consolidated basis as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Fourth Schedule to the Hong Kong Banking Ordinance.		年度內平均流動資金比率是每月平均比率的簡單平均數，其計算是根據香港金融管理局訂定用作規管用途的綜合基準及《香港銀行條例》(附表4)。	

(3) SEGMENTAL INFORMATION 分部資料

(a) Advances to Customers – by Geographical Areas

The information concerning the breakdown of the gross amount of advances to customers by countries or geographical areas is derived according to the location of the counterparties after taking into account any transfer of risk. 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.

(a) 客戶貸款－按區域分類

客戶貸款總額按國家或區域的分類，是根據交易對手的所在地，並已顧及轉移風險因素。一般而言，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，風險便確認為由一個國家轉移到另一個國家。

		Total advances to customers 客戶貸款總額		Advances overdue for over three months 逾期3個月以上的客戶貸款	
		2006 HK\$'000 港幣千元	2005 HK\$'000 港幣千元	2006 HK\$'000 港幣千元	2005 HK\$'000 港幣千元
The Group	集團				
Hong Kong	香港	105,270,368	98,234,592	361,260	483,095
People's Republic of China	中華人民共和國	35,322,858	19,939,335	57,202	76,108
Other Asian countries	其他亞洲國家	9,090,413	7,798,982	103,149	84,322
Others	其他	16,494,463	12,770,838	1,690	74,147
Total	總額	166,178,102	138,743,747	523,301	717,672

Unaudited Supplementary Financial Information (continued)
未經審核補充財務資料 (續)

(3) SEGMENTAL INFORMATION (continued) 分部資料 (續)

(b) Cross-border Claims

The information on cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. 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. Only regions constituting 10% or more of the aggregate cross-border claims are disclosed.

(b) 跨國債權

跨國債權資料披露對海外交易對手風險額最終風險的所在地，並已顧及轉移風險因素。一般而言，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，風險便確認為由一個國家轉移到另一個國家。當某一地區的風險額佔風險總額的10%或以上，該地區的風險額便予以披露。

		2006			
		Banks and other financial institutions 銀行及其他 金融機構	Public sector entities 公營機構	Others 其他	Total 總額
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
People's Republic of China	中華人民共和國	18,545,033	2,791,328	19,987,278	41,323,639
Asian countries, excluding People's Republic of China	其他亞洲國家 (不包括中華人民共和國)	12,428,469	1,493,595	10,251,920	24,173,984
North America	北美洲	8,276,028	5,306,564	7,144,615	20,727,207
Western Europe	西歐	41,157,247	—	2,789,971	43,947,218
		2005			
		Banks and other financial institutions 銀行及其他 金融機構	Public sector entities 公營機構	Others 其他	Total 總額
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
People's Republic of China	中華人民共和國	12,805,155	1,250,504	13,667,134	27,722,793
Asian countries, excluding People's Republic of China	其他亞洲國家 (不包括中華人民共和國)	9,950,396	1,200,368	8,991,756	20,142,520
North America	北美洲	5,345,158	7,725,687	5,872,380	18,943,225
Western Europe	西歐	27,877,005	—	2,507,425	30,384,430

Unaudited Supplementary Financial Information (continued)
未經審核補充財務資料 (續)

(4) OVERDUE, RESCHEDULED AND REPOSSESSED ASSETS 逾期、經重組及收回資產

(a) Overdue and Rescheduled Advances

(a) 逾期及經重組貸款

		2006		2005	
		% of total advances to customers 佔客戶 貸款總額 的百分比		% of total advances to customers 佔客戶 貸款總額 的百分比	
		HK\$'000 港幣千元		HK\$'000 港幣千元	
The Group	集團				
Advances to customers overdue for	逾期客戶貸款				
– 6 months or less but					
over 3 months	– 3個月以上至6個月	158,741	0.1	326,130	0.2
– 1 year or less but over 6 months	– 6個月以上至1年	142,127	0.1	184,365	0.1
– Over 1 year	– 1年以上	222,433	0.1	207,177	0.2
		523,301	0.3	717,672	0.5
Rescheduled advances to customers	經重組客戶貸款	291,246	0.2	351,057	0.3
Total overdue and rescheduled advances	逾期及經重組客戶貸款總額	814,547	0.5	1,068,729	0.8
Secured overdue advances	有抵押逾期貸款	358,674	0.2	515,356	0.4
Unsecured overdue advances	無抵押逾期貸款	164,627	0.1	202,316	0.1
Market value of security held against secured overdue advances	有抵押逾期貸款抵押品 市值	633,804		1,035,275	

Loans and advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the year-end. Loans repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at year-end. Loans repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the demand notice, and/or when the loans have remained continuously outside the approved limit advised to the borrower for more than the overdue period in question.

There were no advances to banks and other financial institutions which were overdue for over 3 months as at 31st December, 2006 and 31st December, 2005, nor were there any rescheduled advances to banks and other financial institutions on these two dates.

當本金或利息已逾期及在年底仍未清還，有特定還款日期的貸款將分類為逾期貸款。當分期逾期及在年底仍未清還時，以固定分期償還的貸款亦視作逾期貸款。若即時還款通知書已發予借款人但卻未能即時償還，即時償還的貸款當作逾期，及／或該貸款已持續超出已知會借款人所核准的限額，而超出已知會借款人所核准限額的時間比貸款逾期的時間更長。

於2006年12月31日及2005年12月31日，本集團貸予銀行及其他金融機構的款項中，並無逾期3個月以上或經重組的貸款。

Unaudited Supplementary Financial Information (continued)
未經審核補充財務資料 (續)

(4) OVERDUE, RESCHEDULED AND REPOSSESSED ASSETS (continued) 逾期、經重組及收回資產 (續)

(b) Other Overdue and Rescheduled Assets

(b) 其他逾期及經重組資產

		2006		2005	
		Accrued interest	Other assets*	Accrued interest	Other assets*
		應計利息	其他資產*	應計利息	其他資產*
		HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團				
Other assets overdue for	其他逾期資產				
– 6 months or less but over 3 months	– 3個月以上至6個月	841	–	1,551	–
– 1 year or less but over 6 months	– 6個月以上至1年	1,863	2,065	853	–
– Over 1 year	– 1年以上	2,228	17,507	844	19,294
		4,932	19,572	3,248	19,294
Rescheduled assets	經重組資產	–	–	–	–
Total other overdue and rescheduled assets	其他逾期及經重組資產總額	4,932	19,572	3,248	19,294

* Other assets refer to trade bills and receivables.

* 其他資產是指貿易票據及應收款項。

(c) Repossessed Assets

(c) 收回資產

		2006	2005
		HK\$'000 港幣千元	HK\$'000 港幣千元
The Group	集團		
Reposessed properties *	收回物業*	97,096	80,551
Reposessed vehicles and machines	收回汽車及機器	290	1,142
Total reposessed assets	收回資產總額	97,386	81,693

The amount represents the estimated market value of the reposessed assets as at 31st December.

此等數額指於12月31日收回資產的估計市值。

* The balance included HK\$27,689,000 (2005: HK\$30,036,000) relating to properties that were contracted for sale but not yet completed.

* 結餘包括總值港幣27,689,000元(2005年：港幣30,036,000元)已簽約出售但仍未成交的物業。

Unaudited Supplementary Financial Information (continued)

未經審核補充財務資料 (續)

(5) MARKET RISK MANAGEMENT 市場風險管理

The Group quantifies the market risk of the underlying trading portfolio by means of value-at-risk ("VaR"). VaR is a statistical estimate that measures the potential losses in market value of a portfolio as a result of unfavourable movements in market rates and prices, if positions are held unchanged over a certain horizon time period. The Group's VaR is calculated using historical movements in market rates and prices, a 99% confidence level and a one-day holding period, and takes into account correlations between different markets and rates.

Value-at-risk statistics

The Group has measured VaR for all trading portfolios throughout the year.

HK\$'000/港幣千元

		Year 2006年				Year 2005年			
		As at				As at			
		31 December	Maximum	Minimum	Mean	31 December	Maximum	Minimum	Mean
		於12月31日	最高	最低	平均	於12月31日	最高	最低	平均
VaR for total trading activities	交易活動的風險數額總額	25,561	29,720	11,663	18,578	10,929	33,841	4,906	9,480
VaR for foreign exchange trading positions	外匯交易持倉的風險數額	1,043	2,167	528	1,042	406	2,115	274	737
VaR for interest rate trading positions	利率交易持倉的風險數額	98	3,366	55	1,029	1,204	2,608	935	1,473
VaR for equity trading positions	股份交易持倉的風險數額	25,423	29,551	10,527	17,464	9,847	32,574	3,723	8,011

Market risk-related treasury trading portfolio revenue statistics

Market risk-related treasury trading portfolio revenue is defined as the daily change in the marked to market value of treasury trading portfolio plus any related net interest income or other trading revenue. The average daily revenue earned from the Group's market risk-related treasury trading activities in 2006 was HK\$0.87 million (2005: HK\$0.53 million). The standard deviation of the daily revenues was HK\$1.04 million (2005: HK\$0.77 million). The frequency distribution of daily revenue is shown below.

本集團運用風險數額來量化交易組合的市場風險。風險數額是統計學上的估計，用來量度於某一時段內，交易組合維持不變但因市場息率及價格的不利波動而引致市值上的潛在虧損。本集團於計算風險數額時，是依據過往市場息率與價格的波動、99%之置信水平及1日持倉期，並計入不同市場及息率的相關程度來推算。

風險數額統計

年度內本集團計量所有交易組合的風險數額：

與市場風險有關的財資交易組合收入統計

與市場風險有關的財資交易組合收入指財資交易組合根據每日當時市場價格變動計值，另加有關淨利息收入或真其他交易收入。於2006年，本集團與市場風險有關的財資交易活動每日平均收入為港幣 870,000元(2005年：港幣 530,000元)。每日收入的標準差為港幣 1,040,000元(2005年：港幣 770,000元)。以下為每日收入的頻率分佈情況。

Unaudited Supplementary Financial Information (continued)
未經審核補充財務資料 (續)

(5) MARKET RISK MANAGEMENT (continued) 市場風險管理 (續)

