

香港交易及结算所有限公司及香港联合交易所有限公司对本公告的内容概不负责，对其准确性或完整性亦不发表任何声明，并明确表示，概不对因本公告全部或任何部分内容而产生或因倚赖该内容而引致的任何损失承担任何责任。

本公告不会于美国发布。本公告仅作参考用途，并不构成任何于美国或其它地方出售证券的邀约或邀约的一部分。证券并无及将不会根据证券法注册，且不得在未根据证券法办理注册或获豁免注册的情况下于美国发售或出售。证券不会在香港或美国公开发售。



**中銀香港(控股)有限公司**

BOC HONG KONG (HOLDINGS) LIMITED

(于香港注册成立之有限公司)

(「本公司」，股份代号：2388)

## 公 告

**建议由中国银行（香港）有限公司发行  
2020年到期的美元后偿票据**

及

**中国银行（香港）有限公司  
截至2009年9月30日止九个月的业绩**

及

**委任风险总监**

本公告乃本公司根据上市规则第13.09条而刊发。

### **A. 建议由中银香港发行后偿票据**

董事会谨此宣布，中银香港（为本公司的主要附属公司及香港法例第155章银行业条例定义下的认可机构）建议进行建议发行，透过根据证券法获豁免注册规定的交易向专业及机构投资者发售及发行后偿票据。后偿票据将以美元计值、期限为10年及于2020年到期。后偿票据将不会于香港或美国作公开发售。

后偿票据根据金管局的监管规定将列作中银香港的二级资本。中银香港拟通过建议发行集资以提早偿还全部或部分后偿贷款。

中银香港已委任中银国际、德意志银行及瑞士银行为建议发行的牵头经办人。现建议中银香港与牵头经办人于后偿票据定价确定后订立购买协议。

由于中银香港可能会亦可能不会进行建议发行，本公司股东及潜在投资者于买卖本公司证券时务请审慎行事。

## **B. 中银香港截至2009年9月30日止九个月的业绩**

中银香港截至2009年9月30日止九个月的未经审核财务资料连同中银香港的独立核数师罗兵咸永道会计师事务所出具的审阅报告载列于本公告附件。

## **C. 委任风险总监**

董事会宣布，张祐成先生因任期届满将卸任本集团风险总监的职位及其于本集团内的所有其它职位，自2010年3月1日起生效。

董事会欣然宣布，委任本集团现任副风险总监李久仲先生为本集团风险总监，自2010年3月1日起生效。

本公告乃本公司根据上市规则第13.09条而刊发。

## **A. 建议由中银香港发行后偿票据**

### **建议发行后偿票据**

董事会谨此宣布，中银香港（为本公司的主要附属公司及香港法例第155章银行业条例定义下的认可机构）建议进行建议发行以发售及发行以美元计值、期限为10年及于2020年到期的后偿票据。后偿票据拟于其有效期内按固定利率计息。利率将于定价确定时厘定，而利息将每半年于期末支付。

中银香港拟透过根据证券法获豁免注册规定的交易向专业及机构投资者发售后偿票据。后偿票据将不会于香港或美国作公开发售。此外，于建议发行完成时，后偿票据拟作为选择性销售的证券于联交所上市及买卖，而本公司已就后偿票据向联交所作出上市申请。

中银香港已委任中银国际、德意志银行及瑞士银行为建议发行的牵头经办人。将派发予后偿票据的潜在投资者的发售备忘录将包含（其中包括）建议发行的详情、后偿票据的条款及条件以及中银香港截至2009年9月30日止九个月的未经审核财务资料连同中银香港的独立核数师罗兵咸永道会计师事务所出具的审阅报告。

中银香港于后偿票据项下的所有责任将后偿于中银香港的存款人及其它非后偿债权人的索偿，但与根据中国银行与中银香港于2008年6月25日就660,000,000欧元后偿贷款所订立的协议及就有关后偿贷款（以任何不会以建议发行所得的款项净额清偿的结欠款项为限）所产生的所有责任具相同地位。有关建议偿还的详情，请参阅下文所载的资料。

后偿票据根据金管局的监管规定将列作中银香港的二级资本。

## 建议购买协议

就建议发行而言，现建议中银香港与牵头经办人（作为最初购买人）订立购买协议，以就订定由牵头经办人个别（而非共同）代表中银香港分销后偿票据的条款及条件。现建议有关订约方于后偿票据定价确定后订立购买协议。

经作出一切合理查询后，据董事所知、所悉及所信，德意志银行及瑞士银行均为独立第三方且并非本公司的关连人士。由于中国银行为本公司的间接控股公司，因此中银国际及其间接控股公司中国银行为本公司的关连人士。董事（包括独立非执行董事）认为后偿票据的条款及购买协议的条款乃按一般商业条款订立、属公平合理且符合本公司及其股东的整体利益。

由于中银国际为本公司的关连人士，中银香港委任中银国际为其牵头经办人之一及中银香港与中银国际之间于购买协议项下的安排，根据上市规则将构成本公司的一项关连交易。基于目前的预期，本公司就中银香港应付中银国际的费用及佣金金额的相关百分比率应低于0.1%，因此关连交易将可豁免遵守上市规则的有关规定。本公司的独立董事委员会（由本公司所有独立非执行董事组成及由董建成先生任主席）已审阅委任中银国际为牵头经办人之一以及中银香港与中银国际之间于建议购买协议项下的安排的条款及条件。由于该等条款及条件与委任其它两位牵头经办人（为本公司的独立第三方）及相关的安排的条款及条件一致，独立董事委员会认为该等条款及条件属公平合理。

由于截至本公告日期概无订立任何与建议发行有关的具约束力的协议，建议发行可能会亦可能不会落实。由于中银香港可能会亦可能不会进行建议发行，本公司股东及潜在投资者在买卖本公司证券时务请审慎行事。

倘中银香港与牵头经办人签订购买协议，则本公司将就建议发行另行作出公告。

## 进行建议发行的理由及建议所得款项的用途

本公司认为新增上市证券种类将有助中银香港及本公司扩大其投资者基础并为投资其证券提供又一选择。建议发行亦将建立新的市场基准，以使本集团及中银香港集团能够将债务市场作为其未来增长及发展的又一资金来源。由于建议发行将面向全球机构投资者，本公司相信此举将有助增加本集团的融资渠道及提升其国际形象。

把握市况日益好转的时机，中银香港拟通过建议发行集资以提早偿还全部或部分后偿贷款。于本公告日期，后偿贷款的未偿还金额为2,500,000,000美元。由于后偿票据将列作中银香港的二级资本（与中银香港透过后偿贷款获得的资本素质相同），使用建议发行的所得款项净额偿还后偿贷款不会影响中银香港的资本状况。金管局已批准使用将由建议发行所得的款项提早偿还后偿贷款。有关后偿贷款的详情，请参阅本公司日期为2008年12月12日的公告。

### **B. 中银香港截至2009年9月30日止九个月的业绩**

中银香港截至2009年9月30日止九个月的未经审核财务资料连同中银香港的独立核数师罗兵咸永道会计师事务所出具的审阅报告载列于本公告附件。

### **C. 委任风险总监**

董事会宣布，张祐成先生因任期届满将卸任本集团风险总监的职位及其于本集团内的所有其它职位，自2010年3月1日起生效。

董事会欣然宣布，委任本集团现任副风险总监李久仲先生为本集团风险总监，自2010年3月1日起生效。

李久仲先生，47岁，现任本集团副风险总监，负责协助风险总监监控本集团各类风险管理工作。彼亦为中银人寿董事。李先生拥有逾26年银行业经验。彼于1983年加入中国银行，先后在中国银行总行及海外分行担任多个不同职位，于1996年至2002年期间先后担任中国银行伦敦分行助理总经理及副总经理，于2002年至2004年期间出任中国银行总行公司业务部副总经理，及于2004年至2009年期间先后出任中国银行总行公司业务部、风险管理部及全球金融市场部总经理。李先生于1983年毕业于大庆石油学院，获得油田开发科学学士学位，并于1993年获英国瓦特大学国际银行与金融研究科学硕士学位。

董事会谨此感谢张祐成先生于其任内对本集团所作出的贡献。

## D. 一般事项

### (a) 本公司的资料

本公司于2001年9月12日于香港注册成立，持有其主要营运附属公司中银香港的全部股权。中国银行透过其若干直接及间接全资附属公司持有本公司股份的大部分权益。

本公司股份于2002年7月25日开始在联交所主板买卖。股份代号为「2388」，美国预托证券场外交易代码为「BHKLY」。

### (b) 中银香港的资料

中银香港集团为香港主要商业银行集团。于2009年9月30日，中银香港集团于香港设有270多家分行、470多部自动柜员机及其它销售渠道。透过这些渠道，中银香港集团向个人客户及企业客户提供全面的金融产品及服务。中银香港为香港三家发钞银行之一。中银香港获中国人民银行委任为香港人民币业务的清算行。此外，于2009年9月30日，中银香港集团在中国内地设有23家分支行。透过这些分支行，中银香港集团为其在香港及中国内地的客户提供国内及跨境银行服务。

## 释义

于本公告内，除文义另有所指外，下列词汇具有以下涵义：

「董事会」	指	本公司董事会或其正式授权的委员会
「中国银行」	指	中国银行股份有限公司，一家根据中国法例成立的商业银行及股份制有限责任公司，为本公司的间接控股公司
「中银国际」	指	中银国际亚洲有限公司，根据香港法例注册成立的公司，并为中国银行的间接全资附属公司及本公司的关连人士
「中银人寿」	指	中银集团人寿保险有限公司，根据香港法例注册成立的公司，本公司及中国银行（透过其全资附属公司）分别持有其51%及49%的股权

「中银香港」	指	中国银行（香港）有限公司，一家根据香港法例注册成立的公司及香港法例第155章银行业条例定义下的认可机构。中银香港为本公司的主要附属公司及由本公司全资拥有
「中银香港集团」	指	中银香港及其附属公司
「本公司」	指	中银香港（控股）有限公司
「德意志银行」	指	Deutsche Bank Securities Inc.
「董事」	指	本公司董事
「本集团」	指	本公司及其附属公司，包括中银香港集团
「金管局」	指	香港金融管理局
「香港」	指	中国香港特别行政区
「牵头经办人」	指	中银国际、德意志银行及瑞士银行，为建议发行的联席牵头经办人及联席账簿管理人
「上市规则」	指	联交所证券上市规则
「中国」	指	中华人民共和国，就本公告而言，不包括香港、中国澳门特别行政区及台湾
「建议发行」	指	中银香港建议发行及发售后偿票据
「购买协议」	指	中银香港与牵头经办人拟订立的购买协议，以订定牵头经办人代表中银香港分销后偿票据的条款及条件
「证券法」	指	1933年美国证券法（经修订）
「联交所」	指	香港联合交易所有限公司
「后偿贷款」	指	诚如本公司日期为2008年12月12日的公告所披露，中国银行按日期为2008年12月16日的后偿贷款协议授予中银香港金额为2,500,000,000美元的后偿贷款

「后偿票据」	指	中银香港建议向专业及机构投资者发行及发售的于2020年到期的后偿票据，该等票据以美元计值，期限为10年
「美国」	指	美利坚合众国
「美元」	指	美国法定货币美元

承董事会命  
公司秘书  
杨志威

香港，2010年2月3日

于本公告日期，董事会由肖钢先生\* (董事长)、李礼辉先生\* (副董事长)、和广北先生 (副董事长兼总裁)、李早航先生\*、周载群先生\*、张燕玲女士\*、高迎欣先生、冯国经博士\*\*、高铭胜先生\*\*、单伟建先生\*\*、董建成先生\*\*、童伟鹤先生\*\*及杨曹文梅女士\*\*组成。

\* 非执行董事

\*\* 独立非执行董事

# 中银香港于截至2009年9月30日止九个月的未经审核财务资料

## 简要综合收益表

## CONDENSED CONSOLIDATED INCOME STATEMENT

			(未经审核) (Unaudited) 九个月结算至 2009年9月30日 Nine months ended 30 September 2009	(未经审核) (Unaudited) 九个月结算至 2008年9月30日 Nine months ended 30 September 2008
		附注 Notes	港币百万元 HK\$'m	港币百万元 HK\$'m
利息收入	Interest income		16,553	25,890
利息支出	Interest expense		(4,174)	(11,980)
<b>净利息收入</b>	<b>Net interest income</b>	4	<b>12,379</b>	13,910
服务费及佣金收入	Fees and commission income		6,474	5,688
服务费及佣金支出	Fees and commission expenses		(1,431)	(1,433)
<b>净服务费及佣金收入</b>	<b>Net fees and commission income</b>	5	<b>5,043</b>	4,255
净交易性收入	Net trading income	6	1,313	1,661
界定为以公允价值变化 计入损益之金融工具 净收益/(亏损)	Net gain/(loss) on financial instruments designated at fair value through profit or loss		255	(117)
证券投资之净收益	Net gain on investment in securities	7	73	40
其它经营收入	Other operating income	8	339	317
<b>提取减值准备前之 净经营收入</b>	<b>Net operating income before impairment allowances</b>		<b>19,402</b>	20,066
减值准备净拨备	Net charge of impairment allowances	9	(21)	(5,870)
<b>净经营收入</b>	<b>Net operating income</b>		<b>19,381</b>	14,196
经营支出	Operating expenses	10	(9,165)	(6,166)
<b>经营溢利</b>	<b>Operating profit</b>		<b>10,216</b>	8,030
投资物业出售/公平值 调整之净收益	Net gain from disposal of/fair value adjustments on investment properties	11	1,266	475
出售/重估物业、厂房 及设备之净收益	Net gain from disposal/revaluation of properties, plant and equipment	12	24	5
应占联营公司之溢利扣 减亏损	Share of profits less losses of associates		4	9
<b>除税前溢利</b>	<b>Profit before taxation</b>		<b>11,510</b>	8,519
税项	Taxation	13	(1,912)	(1,331)
<b>本期溢利</b>	<b>Profit for the period</b>		<b>9,598</b>	7,188
<b>应占溢利：</b>	<b>Profit attributable to:</b>			
本银行股东权益	Equity holders of the Bank		9,474	6,989
少数股东权益	Minority interests		124	199
			<b>9,598</b>	7,188
<b>股息</b>	<b>Dividends</b>	14	<b>3,469</b>	3,960

第A-6至A-59页之附注属本财务资料之组成部分。

The notes on pages A-6 to A-59 are an integral part of this financial information.



简要综合全面收益表

CONDENSED CONSOLIDATED STATEMENT OF  
COMPREHENSIVE INCOME

		(未经审核) (Unaudited)	(未经审核) (Unaudited)
		九个月结算至 2009年9月30日 Nine months ended 30 September 2009	九个月结算至 2008年9月30日 Nine months ended 30 September 2008
	附注 Notes	港币百万元 HK\$'m	港币百万元 HK\$'m
本期溢利	<b>Profit for the period</b>	<b>9,598</b>	7,188
可供出售证券之 公平值变化之净额	Net change in fair value of available-for-sale securities	<b>5,448</b>	(6,494)
房产重估	Revaluation of premises	<b>3,199</b>	1,208
货币换算差额	Currency translation difference	<b>(5)</b>	194
直接计入权益的项目 之递延税项净额	Net deferred tax on items taken directly to equity	<b>(1,389)</b>	498
重新分类调整	Reclassification adjustments		
因出售可供出售证券 之转拨	Release upon disposal of available-for-sale securities	<b>(69)</b>	23
可供出售证券之减值 拨备净额转拨损益	Net impairment charges on available- for-sale securities transferred to profit or loss	<b>206</b>	2,959
	9		
由可供出售证券转至 持有至到期日证券 产生之摊销	Amortisation with respect to available- for-sale securities transferred to held-to-maturity securities	<b>(50)</b>	(67)
本期除税后其它 全面收益	<b>Other comprehensive income for the period, net of tax</b>	<b>7,340</b>	(1,679)
本期全面收益总额	<b>Total comprehensive income for the period</b>	<b>16,938</b>	5,509
应占全面收益总额：	<b>Total comprehensive income attributable to:</b>		
本银行股东权益	Equity holders of the Bank	<b>16,810</b>	5,285
少数股东权益	Minority interests	<b>128</b>	224
		<b>16,938</b>	5,509

第A-6至A-59页之附注属本财务资料之组成部分。

The notes on pages A-6 to A-59 are an integral part of this financial information.

简要综合资产负债表

CONDENSED CONSOLIDATED BALANCE SHEET

			(未经审核) (Unaudited) 2009年9月30日 At 30 September 2009	(经审核) (Audited) 2008年12月31日 At 31 December 2008
		附注 Notes	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>资产</b>	<b>ASSETS</b>			
库存现金及在银行及 其它金融机构的结余	Cash and balances with banks and other financial institutions	15	168,551	153,268
一至十二个月内到期之 银行及其它金融机构 存款	Placements with banks and other financial institutions maturing between one and twelve months		98,486	89,718
公允价值变化计入损益之 金融资产	Financial assets at fair value through profit or loss	16	12,072	16,404
衍生金融工具	Derivative financial instruments	17	18,722	19,628
香港特别行政区政府 负债证明书	Hong Kong SAR Government certificates of indebtedness		37,560	34,200
贷款及其它账项	Advances and other accounts	18	517,791	470,220
证券投资	Investment in securities	19	293,655	289,353
联营公司权益	Interests in associates		89	88
投资物业	Investment properties	20	9,024	7,727
物业、厂房及设备	Properties, plant and equipment	21	25,301	22,788
递延税项资产	Deferred tax assets		73	47
其它资产	Other assets		16,001	14,555
资产总额	Total assets		<b>1,197,325</b>	<b>1,117,996</b>
<b>负债</b>	<b>LIABILITIES</b>			
香港特别行政区 流通纸币	Hong Kong SAR currency notes in circulation		37,560	34,200
银行及其它金融机构之 存款及结余	Deposits and balances of banks and other financial institutions		81,871	88,779
公允价值变化计入损益之 金融负债	Financial liabilities at fair value through profit or loss	22	9,988	21,938
衍生金融工具	Derivative financial instruments	17	15,557	20,450
客户存款	Deposits from customers	23	888,967	805,866
按摊销成本发行之 债务证券	Debt securities in issue at amortised cost		78	1,042
其它账项及准备	Other accounts and provisions	24	34,393	33,662
税项负债	Current tax liabilities		1,929	441
递延税项负债	Deferred tax liabilities		4,402	2,799
后偿负债	Subordinated liabilities	25	27,076	26,604
负债总额	Total liabilities		<b>1,101,821</b>	<b>1,035,781</b>
<b>资本</b>	<b>EQUITY</b>			
股本	Share capital	26	43,043	43,043
储备	Reserves	27	51,055	37,714
本银行股东应占股本 和储备	Capital and reserves attributable to the equity holders of the Bank		94,098	80,757
少数股东权益	Minority interests		1,406	1,458
资本总额	Total equity		<b>95,504</b>	<b>82,215</b>
负债及资本总额	Total liabilities and equity		<b>1,197,325</b>	<b>1,117,996</b>

第A-6至A-59页之附注属本财务资料之组成部分。

The notes on pages A-6 to A-59 are an integral part of this financial information.

简要综合权益变动表

CONDENSED CONSOLIDATED STATEMENT OF  
CHANGES IN EQUITY

(未经审核)  
(Unaudited)

		归属于本银行股东 Attributable to equity holders of the Bank								
		股本 Share capital	房产重 估储备 Premises revaluation reserve	可供出售 证券公平 值变动 储备 Reserve for fair value changes of available- for-sale securities	法定储备* Regulatory reserve*	换算储备 Translation reserve	留存盈利 Retained earnings	总计 Total	少数股 东权益 Minority interests	资本总额 Total equity
		港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m	港币 百万元 HK\$m
于2008年1月1日	At 1 January 2008	43,043	8,563	(605)	4,130	14	26,598	81,743	1,549	83,292
全面收益	Comprehensive income	-	1,083	(2,913)	-	191	6,924	5,285	224	5,509
因房产出售之转拨	Release upon disposal of premises	-	(42)	-	-	-	42	-	-	-
留存盈利转拨	Transfer from retained earnings	-	-	-	544	-	(544)	-	-	-
2007年已付末期股息	2007 final dividend paid	-	-	-	-	-	-	-	(107)	(107)
2008年已付中期股息	2008 interim dividend paid	-	-	-	-	-	(3,960)	(3,960)	(200)	(4,160)
于2008年9月30日	At 30 September 2008	43,043	9,604	(3,518)	4,674	205	29,060	83,068	1,466	84,534
本银行及附属公司 联营公司	Bank and subsidiaries Associates	43,043	9,604	(3,518)	4,674	205	29,007	83,015	-	-
		-	-	-	-	-	53	53	-	-
		43,043	9,604	(3,518)	4,674	205	29,060	83,068	-	-
于2008年10月1日	At 1 October 2008	43,043	9,604	(3,518)	4,674	205	29,060	83,068	1,466	84,534
全面收益	Comprehensive income	-	(1,230)	(607)	-	21	(495)	(2,311)	9	(2,302)
因房产出售之转拨	Release upon disposal of premises	-	(61)	-	-	-	61	-	-	-
留存盈利转拨	Transfer from retained earnings	-	-	-	(171)	-	171	-	-	-
2008年已付中期股息	2008 interim dividend paid	-	-	-	-	-	-	-	(17)	(17)
于2008年12月31日	At 31 December 2008	43,043	8,313	(4,125)	4,503	226	28,797	80,757	1,458	82,215
本银行及附属公司 联营公司	Bank and subsidiaries Associates	43,043	8,313	(4,125)	4,503	226	28,747	80,707	-	-
		-	-	-	-	-	50	50	-	-
		43,043	8,313	(4,125)	4,503	226	28,797	80,757	-	-
于2009年1月1日	At 1 January 2009	43,043	8,313	(4,125)	4,503	226	28,797	80,757	1,458	82,215
全面收益	Comprehensive income	-	2,719	4,671	-	(5)	9,425	16,810	128	16,938
因房产出售之转拨	Release upon disposal of premises	-	(91)	-	-	-	91	-	-	-
留存盈利转拨	Transfer from retained earnings	-	-	-	358	-	(358)	-	-	-
2008年已付末期股息	2008 final dividend paid	-	-	-	-	-	-	-	(180)	(180)
2009年已付中期股息	2009 interim dividend paid	-	-	-	-	-	(3,469)	(3,469)	-	(3,469)
于2009年9月30日	At 30 September 2009	43,043	10,941	546	4,861	221	34,486	94,098	1,406	95,504
本银行及附属公司 联营公司	Bank and subsidiaries Associates	43,043	10,941	546	4,861	221	34,435	94,047	-	-
		-	-	-	-	-	51	51	-	-
		43,043	10,941	546	4,861	221	34,486	94,098	-	-

\* 除按香港会计准则第39号对贷款提取减值准备外，按金管局要求拨转部分留存盈利至法定储备用作银行一般风险之用（包括未来损失或其它不可预期风险）。

\* In accordance with the requirements of the HKMA, the amounts are set aside for general banking risks, including future losses or other unforeseeable risks, in addition to the loan impairment allowances recognised under HKAS 39.

第A-6至A-59页之附注属本财务资料之组成部分。

The notes on pages A-6 to A-59 are an integral part of this financial information.

简要综合现金流量表

CONDENSED CONSOLIDATED CASH FLOW  
STATEMENT

			(未经审核) (Unaudited)	(未经审核) (Unaudited)
			九个月结算至 2009年9月30日 Nine months ended 30 September 2009	九个月结算至 2008年9月30日 Nine months ended 30 September 2008
		附注 Notes	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>经营业务之现金流量</b>	<b>Cash flows from operating activities</b>			
除税前经营现金之流入	Operating cash inflow before taxation	28(a)	22,885	65,513
支付香港利得税	Hong Kong profits tax paid		(126)	(645)
支付海外利得税	Overseas profits tax paid		(110)	(100)
			<u>22,649</u>	<u>64,768</u>
<b>经营业务之 现金流入净额</b>	<b>Net cash inflow from operating activities</b>			
			<u>22,649</u>	<u>64,768</u>
<b>投资业务之现金流量</b>	<b>Cash flows from investing activities</b>			
购入物业、厂房及 设备	Purchase of properties, plant and equipment		(257)	(371)
出售物业、厂房及 设备所得款项	Proceeds from disposal of properties, plant and equipment		125	1
出售投资物业所得款项	Proceeds from disposal of investment properties		56	178
收取联营公司股息	Dividends received from associates		3	2
			<u>(73)</u>	<u>(190)</u>
<b>投资业务之 现金流出净额</b>	<b>Net cash outflow from investing activities</b>			
			<u>(73)</u>	<u>(190)</u>
<b>融资业务之现金流量</b>	<b>Cash flows from financing activities</b>			
支付本银行股东股息	Dividends paid to equity holders of the Bank		(3,469)	(3,960)
支付少数股东股息	Dividends paid to minority shareholders		(180)	(307)
后偿负债所得款项	Proceeds from subordinated liabilities		-	8,144
支付后偿贷款利息	Interest paid for subordinated loans		(539)	-
			<u>(4,188)</u>	<u>3,877</u>
<b>融资业务之现金 (流出)／流入净额</b>	<b>Net cash (outflow)/inflow from financing activities</b>			
			<u>(4,188)</u>	<u>3,877</u>
现金及等同现金 项目增加	Increase in cash and cash equivalents		18,388	68,455
于1月1日之现金及 等同现金项目	Cash and cash equivalents at 1 January		174,925	152,057
			<u>174,925</u>	<u>152,057</u>
<b>于9月30日之现金及 等同现金项目</b>	<b>Cash and cash equivalents at 30 September</b>	28(b)	<u>193,313</u>	<u>220,512</u>

第A-6至A-59页之附注属本财务资料之组成部分。

The notes on pages A-6 to A-59 are an integral part of this financial information.

1. 编制基准及会计政策

编制基准

此未经审核之财务资料，乃按照香港会计师公会所颁布之香港会计准则第34号「中期财务报告」而编制。

会计政策

除以下所述外，此未经审核之财务资料所采用之会计政策及计算办法，均与截至2008年12月31日止之本集团财务报表之编制基础一致，并需连同本集团2008年之年度报告一并阅览。

以下之新准则、经修订之准则、以及诠释已强制性于2009年1月1日起开始的会计年度首次生效。

- 香港会计准则第1号(经修订)「财务报表的列示」。该经修订的准则禁止收入及支出(即「非拥有人之权益变动」)的项目列示于权益变动表，而要求「非拥有人之权益变动」与股东权益变动分别列示。所有「非拥有人之权益变动」需列示于绩效表内。

本集团已选择分开两份报表来列示本集团的绩效：收益表及全面收益表。此财务资料乃按照该等经修订的披露要求而编制。采纳此经修订的准则会影响本集团列示财务报表之方式。

- 香港财务报告准则第7号(经修订)「金融工具－披露」。该修订增加关于公允价值计量的披露要求，及强化现行对流动性风险的披露原则。该修订引入披露公允价值计量的三层体系，及要求对于该体系中最低层的金融工具作若干特定的定量披露。该修订并要求企业提供关于公允价值计量的相对可靠性之额外披露。此等披露会有助于改善企业间关于公允价值计量之影响的可比较性。此外，该修订明确及加强现行披露流动性风险的要求，主要是要求对衍生及非衍生金融负债提供独立的流动性风险分析。本集团将于截至2009年12月31日的财务报表内提供相关的额外披露。该修订并没有要求于应用的首年披露上年比较数字。
- 香港财务报告准则第8号「经营分类」。香港财务报告准则第8号取代香港会计准则第14号「分类报告」。香港财务报告准则第8号要求以内部管理模式列示分类资料－即反映管理层定时检视分类经营业绩，以作为经营决策及表现评估之用的分类资料，而该等分类资料的列示基础及方式，需与报告予管理层的内部报告一致。采纳香港财务报告准则第8号没有改变需要列示的业务线分类数目。不过，业务线之间资金调流的价格已更改，详情请参阅本报告附注31。由于此改变并不构成重大影响，故没有重列去年数字。

1. BASIS OF PREPARATION AND ACCOUNTING POLICIES

Basis of preparation

The unaudited financial information has been prepared in accordance with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

Accounting policies

Except as described below, the accounting policies and methods of computation used in the preparation of the unaudited financial information are consistent with those used in the Group’s financial statements for the year ended 31 December 2008 and should be read in conjunction with the Group’s Annual Report for 2008.

The following new standard, revised standard, amendment to standard, and interpretation are mandatory for the first time for the financial year beginning 1 January 2009.

- HKAS 1 (Revised), ‘Presentation of financial statements’. The revised standard prohibits the presentation of items of income and expenses (that is ‘non-owner changes in equity’) in the statement of changes in equity, requiring ‘non-owner changes in equity’ to be presented separately from owner changes in equity. All ‘non-owner changes in equity’ are required to be shown in a performance statement.

The Group has elected to present the performance in two separate statements: an income statement and a statement of comprehensive income. The financial information has been prepared under the revised disclosure requirements. The adoption of this revised standard affects the presentation of the Group’s financial statements.

- HKFRS 7 (Amendment), ‘Financial instruments: disclosures’. The amendment increases the disclosure requirements about fair value measurement and reinforces existing principles for disclosure about liquidity risk. The amendment introduces a three-level hierarchy for fair value measurement disclosures and requires some specific quantitative disclosures for financial instruments on the lowest level in the hierarchy. It also requires entities to provide additional disclosures about the relative reliability of fair value measurements. These disclosures will help to improve comparability between entities about the effects of fair value measurements. In addition, the amendment clarifies and enhances the existing requirements for the disclosure of liquidity risk primarily requiring a separate liquidity risk analysis for derivative and non-derivative financial liabilities. The Group will make additional relevant disclosures in its financial statements ending 31 December 2009. It is not required to provide comparative disclosures in the first year of application.
- HKFRS 8, ‘Operating Segments’. HKFRS 8 replaces HKAS 14 ‘Segment Reporting’. It requires a ‘management approach’ under which segment information, that reflects the operating result of segments reviewed regularly by the management for operation decisions making and performance assessment, is presented on the same basis and in the same manner as that used for internal reporting to the management. The adoption of HKFRS 8 has no change in the number of reportable segments presented. However, there is a change in inter-segment funding, details of which are disclosed in notes 31. As the impact is not significant, no restatement of prior year figure has been made.

- HK(IFRIC)-Int 13「客户维系计划」。HK(IFRIC)-Int 13 订明当企业以客户维系计划用作鼓励客户购买货品或服务时（例如客户累积积分以换取免费或有折扣的货品或服务），与原销售相关的已收或应收收益的公平值，需分配于奖赏和销售货品或服务相关的其它部分。该诠释对本集团的营运和财务状况并没有构成重大影响。

- HK(IFRIC)-Int 13, ‘Customer Loyalty Programmes’. HK(IFRIC)-Int 13 clarifies that when an entity provides customers with incentives to buy goods or services under a customer loyalty programme (for example, customers accumulate loyalty points to redeem free or discounted products or service), the fair value of the consideration received or receivable in respect of the initial sale shall be allocated between the award credits and the other components of the sale or service. The interpretation does not have significant impact on the Group’s results of operations and financial position.

## 2. 应用会计政策时之重大会计估计及判断

除以下所述外，本集团采用的估计及假设均与截至2008年12月31日本集团财务报告内的一致。

### 从雷曼兄弟迷你债券可收回的金额

在厘定需计入本集团收益表内与雷曼兄弟迷你债券（下称「迷你债券」）〔附注10〕相关的支出时，本集团考虑了根据回购计划项下已付及应付金额和自愿性邀约的估计总额、回购计划日期之前已作出的拨备、以及从迷你债券可收回的金额。

迷你债券可收回的金额并不确定，并且取决于一系列的因素，包括解决若干可导致不同可收回结果的法律问题。本集团已根据此等不确定性而对可收回金额作出评估。而本集团最终收回的金额可能与该评估不同，并可能导致在实现该收回金额的期间，在收益表内确认重大的收益。

## 3. 金融风险管理

本集团因从事各类业务而涉及金融风险。主要金融风险包括信贷风险、市场风险（包括货币及利率风险）及流动资金风险。本附注概述总结本集团的这些风险承担。

### 3.1 信贷风险

#### A. 总贷款

##### (a) 减值贷款

当有客观证据反映金融资产出现一项或多项损失事件，经过评估后相信有关损失事件已影响其未来现金流，则该金融资产已出现减值损失。

如有客观证据反映金融资产已出现减值损失，有关损失按账面值与未来现金流折现值两者间之差额计量；金融资产已出现减值损失的客观证据包括那些已有明显讯息令资产持有人知悉发生了损失事件。

## 2. CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS IN APPLYING ACCOUNTING POLICIES

Except as described below, the Group makes estimates and assumptions that are consistent with those used in the Group’s financial statements for the year ended 31 December 2008.

### Amount recoverable from the Lehman Brothers minibonds

In determining the Group’s charge to the income statement in respect of the Lehman Brothers minibonds (“Minibonds”) (Note 10), the Group took into account the estimated aggregate amount paid and payable under the Repurchase Scheme and the voluntary offer, the provision made prior to the date of the Repurchase Scheme and the amount recoverable from the Minibonds.

The amount recoverable from the Minibonds is uncertain and dependent on a number of factors including resolution of certain legal matters, which may result in a wide range of recovery outcomes. The Group has made an assessment of the amount recoverable taking into account such uncertainties. The final amount recovered by the Group could be different from the assessment and may result in a significant credit being recognised in the income statement in the period when it is realised.

## 3. FINANCIAL RISK MANAGEMENT

The Group is exposed to financial risks as a result of engaging in a variety of business activities. The principal financial risks are credit risk, market risk (including currency and interest rate risk) and liquidity risk. This note summarises the Group’s exposures to these risks.

### 3.1 Credit Risk

#### A. Gross loans and advances

##### (a) Impaired advances

A financial asset is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events that occurred and that loss event(s) has an impact on the estimated future cash flows of the financial asset that can be reliably estimated.

If there is objective evidence that an impairment loss on loans has been incurred, the amount of loss is measured as the difference between the carrying amount and the present value of estimated future cash flows generated by the financial asset. Objective evidence that a financial asset is impaired includes observable data that comes to the attention of the holder of the asset about the loss events.

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
减值之客户贷款总额	Gross impaired advances to customers	<b>794</b>	1,326
就有关贷款作个别评估之 贷款减值准备	Individually assessed loan impairment allowances made in respect of such advances	<b>573</b>	800
就上述有抵押品覆盖之客户 贷款之抵押品市值	Current market value of collateral held against the covered portion of advances to customers	<b>360</b>	710
上述有抵押品覆盖之客户贷款	Covered portion of advances to customers	<b>286</b>	628
上述没有抵押品覆盖之 客户贷款	Uncovered portion of advances to customers	<b>508</b>	698
总减值之客户贷款对总客户 贷款比率	Gross impaired advances to customers as a percentage of gross advances to customers	<b>0.16%</b>	0.29%

贷款减值准备之拨备已考虑有  
关贷款之抵押品价值。

The loan impairment allowances were made after  
taking into account the value of collateral in respect of  
impaired advances.

特定分类或减值之客户贷款分  
析如下：

Classified or impaired advances to customers are  
analysed as follows:

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
特定分类或减值之客户 贷款总额	Gross classified or impaired advances to customers	<b>1,495</b>	2,138
总特定分类或减值之 客户贷款对总客户贷款比率	Gross classified or impaired advances to customers as a percentage of gross advances to customers	<b>0.29%</b>	0.46%

特定分类或减值之客户贷款乃  
按《银行业(披露)规则》内的  
定义界定及按本集团放款质量  
分类的「次级」、「呆滞」或「亏  
损」贷款或已被个别评估为减  
值贷款。

Classified or impaired advances to customers follow the  
definitions set out in the Banking (Disclosure) Rules  
and represent advances which are either classified as  
“substandard”, “doubtful” or “loss” under the Group’s  
classification of loan quality, or individually assessed to  
be impaired.

(b) 逾期超过3个月之贷款

有明确到期日之贷款，若其本金或利息已逾期及仍未偿还，则列作逾期贷款。须定期分期偿还之贷款，若其中一次分期还款已逾期及仍未偿还，则列作逾期处理。须即期偿还之贷款若已向借款人送达还款通知，但借款人未按指示还款，或贷款一直超出借款人获通知之批准贷款限额，亦列作逾期处理。

逾期超过3个月之贷款总额分析如下：

(b) Advances overdue for more than 3 months

Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is past due and remains unpaid. Advances 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 instruction or when the advances have remained continuously outside the approved limit that was advised to the borrower.

The gross amount of advances overdue for more than 3 months is analysed as follows:

		2009年9月30日 At 30 September 2009		2008年12月31日 At 31 December 2008	
		金额 Amount	占客户贷款 总额百分比 % of gross advances to customers	金额 Amount	占客户贷款 总额百分比 % of gross advances to customers
		港币百万元 HK\$'m		港币百万元 HK\$'m	
客户贷款总额， 已逾期：	Gross advances to customers which have been overdue for:				
– 超过3个月 但不超过6个月	– six months or less but over three months	156	0.03%	339	0.07%
– 超过6个月 但不超过1年	– one year or less but over six months	268	0.06%	66	0.02%
– 超过1年	– over one year	616	0.12%	571	0.12%
逾期超过3个月之贷款	Advances overdue for over three months	<u>1,040</u>	<u>0.21%</u>	<u>976</u>	<u>0.21%</u>
就上述之贷款作 个别评估之 贷款减值准备	Individually assessed loan impairment allowances made in respect of such advances	<u>520</u>		<u>439</u>	
			2009年9月30日 At 30 September 2009		2008年12月31日 At 31 December 2008
			港币百万元 HK\$'m		港币百万元 HK\$'m
就上述有抵押品覆盖的客户 贷款之抵押品市值	Current market value of collateral held against the covered portion of advances to customers		<u>1,334</u>		<u>1,436</u>
上述有抵押品覆盖之客户贷款	Covered portion of advances to customers		<u>668</u>		<u>604</u>
上述没有抵押品覆盖之 客户贷款	Uncovered portion of advances to customers		<u>372</u>		<u>372</u>



逾期贷款或减值贷款的抵押品主要包括公司授信户项下的商用资产如商业及住宅楼宇、个人授信户项下的住宅按揭物业。

于2009年9月30日及2008年12月31日，没有逾期超过3个月之银行及其它金融机构贷款。

(c) 经重组贷款

经重组客户贷款于	Rescheduled advances
扣减已包含于「逾期超过3个月之贷款」	to customers net of amounts included in advances overdue
部分后净额	for more than 3 months

于2009年9月30日及2008年12月31日，没有经重组之银行及其它金融机构贷款。

经重组贷款乃指客户因为财政困难或无能力如期还款而经双方同意达成重整还款计划之贷款，而经修订之还款条款（例如利率或还款期）并非一般商业条款。修订还款计划后之经重组贷款如仍逾期超过3个月，则包括在逾期贷款内。

Collateral held against overdue or impaired loans is principally represented by charges over business assets such as commercial and residential premises for corporate loans and mortgages over residential properties for personal loans.

As at 30 September 2009 and 31 December 2008, there were no advances to banks and other financial institutions that were overdue for more than three months.

(c) Rescheduled advances

2009年9月30日 At 30 September 2009		2008年12月31日 At 31 December 2008	
金额 Amount	占客户贷款 总额百分比 % of gross advances to customers	金额 Amount	占客户贷款 总额百分比 % of gross advances to customers
港币百万元 HK\$'m		港币百万元 HK\$'m	
<b>240</b>	<b>0.05%</b>	127	0.03%

As at 30 September 2009 and 31 December 2008, there were no rescheduled advances to banks and other financial institutions.

Rescheduled advances are those advances that have been restructured or renegotiated because of deterioration in the financial position of the borrower or of the inability of the borrower to meet the original repayment schedule and for which the revised repayment terms, either of interest or of repayment period, are non-commercial. Rescheduled advances, which have been overdue for more than three months under the revised repayment terms, are included in overdue advances.

## (d) 客户贷款集中度

## (i) 按行业分类之客户贷款总额

根据在香港境内或境外以及借贷人从事之业务作出分类之客户贷款总额分析如下：

## (d) Concentration of advances to customers

## (i) Sectoral analysis of gross advances to customers

The information concerning gross advances to customers has been analysed into loans used inside or outside Hong Kong by industry sectors of the borrowers as follows:

		2009年9月30日 At 30 September 2009					
		抵押品覆盖 之百分比 % Covered by collateral	特定分类或 减值 Classified or impaired	逾期* Overdue*	个别评估之 贷款减值准备 Individually assessed impairment allowances	组合评估之 贷款减值 准备 Collectively assessed impairment allowances	
	客户贷款 Gross advances						
	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	
在香港使用之贷款	Loans for use in Hong Kong						
工商金融业	Industrial, commercial and financial						
– 物业发展	– Property development	26,667	30.90%	3	18	2	58
– 物业投资	– Property investment	72,009	84.73%	232	453	22	331
– 金融业	– Financial concerns	11,524	8.27%	–	4	–	37
– 股票经纪	– Stockbrokers	5,314	96.43%	–	–	–	23
– 批发及零售业	– Wholesale and retail trade	20,066	54.16%	173	221	70	86
– 制造业	– Manufacturing	23,223	44.70%	127	252	59	116
– 运输及运输设备	– Transport and transport equipment	27,879	12.44%	96	8	4	64
– 休闲活动	– Recreational activities	309	14.17%	–	–	–	1
– 资讯科技	– Information technology	4,978	2.71%	–	–	–	13
– 其它	– Others	34,859	28.20%	53	182	16	79
个人	Individuals						
– 购买居者有其屋计划、私人机构参建居屋计划及租者置其屋计划楼宇之贷款	– Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	12,332	99.97%	77	465	2	7
– 购买其它住宅物业之贷款	– Loans for purchase of other residential properties	124,902	99.96%	137	1,302	2	38
– 信用卡贷款	– Credit card advances	6,703	–	29	199	–	73
– 其它	– Others	10,333	75.62%	93	273	56	16
在香港使用之贷款总额	Total loans for use in Hong Kong	381,098	66.93%	1,020	3,377	233	942
贸易融资	Trade finance	27,514	22.59%	259	286	209	116
在香港以外使用之贷款	Loans for use outside Hong Kong	98,346	22.99%	216	195	131	362
客户贷款总额	Gross advances to customers	506,958	56.00%	1,495	3,858	573	1,420

2008年12月31日  
At 31 December 2008

		抵押品覆盖 之百分比 % Covered by collateral	特定分类或 减值 Classified or impaired	逾期* Overdue*	个别评估之 贷款减值准备 Individually assessed impairment allowances	组合评估之 贷款减值 准备 Collectively assessed impairment allowances
	客户贷款 Gross advances					
	港币百万元 HK\$m		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m
在香港使用之贷款	Loans for use in Hong Kong					
工商金融业	Industrial, commercial and financial					
– 物业发展	– Property development	19,856	40.49%	2	14	1
– 物业投资	– Property investment	71,374	88.00%	294	585	30
– 金融业	– Financial concerns	12,312	8.14%	–	–	1
– 股票经纪	– Stockbrokers	124	10.33%	–	–	–
– 批发及零售业	– Wholesale and retail trade	18,156	52.85%	218	300	71
– 制造业	– Manufacturing	16,410	53.67%	234	298	138
– 运输及运输设备	– Transport and transport equipment	21,590	13.82%	2	9	1
– 休闲活动	– Recreational activities	139	46.87%	–	–	–
– 资讯科技	– Information technology	6,049	2.21%	–	3	–
– 其它	– Others	23,529	26.91%	68	213	13
个人	Individuals					
– 购买居者有其屋计划、 私人机构参建居屋计划 及租者置其屋计划楼宇 之贷款	– Loans for the purchase of flats in Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	13,477	99.91%	98	510	4
– 购买其它住宅物业之贷款	– Loans for purchase of other residential properties	116,303	99.97%	153	1,650	7
– 信用卡贷款	– Credit card advances	6,553	–	30	273	–
– 其它	– Others	11,452	77.84%	107	333	57
在香港使用之贷款总额	Total loans for use in Hong Kong	337,324	70.68%	1,206	4,188	323
贸易融资	Trade finance	24,555	30.36%	560	494	355
在香港以外使用之贷款	Loans for use outside Hong Kong	99,295	22.38%	372	235	122
客户贷款总额	Gross advances to customers	461,174	58.14%	2,138	4,917	800

\* 有明确到期日之贷款，若其本金或利息已逾期及仍未偿还，则列作逾期贷款。

\* Advances with a specific repayment date are classified as overdue when the principal or interest is past due and remains unpaid.

(ii) 按地理区域分类之客户贷款总额及逾期贷款

下列关于客户贷款总额和逾期贷款之地理区域分析是根据交易对手之所在地，并已顾及有关贷款之风险转移因素。

客户贷款总额

香港	Hong Kong
中国内地	Mainland China
其它	Others

就客户贷款总额作组合评估之贷款减值准备

香港	Hong Kong
中国内地	Mainland China
其它	Others

逾期贷款

香港	Hong Kong
中国内地	Mainland China
其它	Others

(ii) Geographical analysis of gross advances to customers and overdue advances

The following geographical analysis of gross advances to customers and overdue advances is based on the location of the counterparties, after taking into account the transfer of risk in respect of such advances where appropriate.

Gross advances to customers

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$'m	港币百万元 HK\$'m
	406,206	375,233
	71,332	55,318
	29,420	30,623
	<b>506,958</b>	<b>461,174</b>

Collectively assessed loan impairment allowances in respect of the gross advances to customers

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$'m	港币百万元 HK\$'m
	1,040	1,172
	305	221
	75	108
	<b>1,420</b>	<b>1,501</b>

Overdue advances

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$'m	港币百万元 HK\$'m
	3,525	4,622
	295	266
	38	29
	<b>3,858</b>	<b>4,917</b>

就逾期贷款作个别评估之  
贷款减值准备

香港 Hong Kong  
中国内地 Mainland China  
其它 Others

Individually assessed loan impairment  
allowances in respect of the overdue advances

2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
港币百万元 HK\$'m	港币百万元 HK\$'m
357	554
158	99
22	21
<b>537</b>	<b>674</b>

就逾期贷款作组合评估之  
贷款减值准备

香港 Hong Kong  
中国内地 Mainland China

Collectively assessed loan impairment  
allowances in respect of the overdue advances

2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
港币百万元 HK\$'m	港币百万元 HK\$'m
59	50
6	6
<b>65</b>	<b>56</b>

特定分类或减值贷款

香港 Hong Kong  
中国内地 Mainland China  
其它 Others

Classified or impaired advances

2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
港币百万元 HK\$'m	港币百万元 HK\$'m
1,229	1,792
242	323
24	23
<b>1,495</b>	<b>2,138</b>

就特定分类或减值贷款作  
个别评估之贷款减值准备

香港 Hong Kong  
中国内地 Mainland China  
其它 Others

Individually assessed loan impairment  
allowances in respect of the classified or  
impaired advances

2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
港币百万元 HK\$'m	港币百万元 HK\$'m
391	677
158	100
24	23
<b>573</b>	<b>800</b>

就特定分类或减值贷款作  
组合评估之贷款减值准备

香港 Hong Kong  
中国内地 Mainland China

Collectively assessed loan impairment  
allowances in respect of the classified or  
impaired advances

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$'m	港币百万元 HK\$'m
	28	26
	4	7
	<b>32</b>	<b>33</b>

收回资产

本集团于2009年9月30日持有的收回资产之估值为港币1.06亿元(2008年12月31日:港币1.73亿元)。这包括本集团通过对抵押资产取得处置或控制权(如通过法律程序或业主自愿交出抵押资产方式取得)而对借款人的债务进行全数或部分减除的资产。

Reposessed assets

The estimated market value of reposessed assets held by the Group as at 30 September 2009 amounted to HK\$106 million (31 December 2008: HK\$173 million). They comprise properties in respect of which the Group has acquired access or control (e.g. through court proceedings or voluntary actions by the borrowers concerned) for release in full or in part of the obligations of the borrowers.

**B. 债务证券**

下表为以信贷评级及信贷风险性质分析之债务证券账面值，并按穆迪评级或其它同等评级对个别投资债券的评级分类。

**B. Debt securities**

The table below represents an analysis of the carrying value of debt securities by credit rating and credit risk characteristic, based on Moody's ratings or their equivalent to the respective issues of the debt securities.

		2009年9月30日 At 30 September 2009									
		Aa1至Aa3 Aa1 to Aa3		A1至A3 A1 to A3		A3以下 Lower than A3		无评级 Unrated		其它 Other	总计 Total
		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m		
<b>证券投资</b>	<b>Investment in securities</b>										
美国non-agency 住房贷款抵押	US non-agency residential mortgage-backed										
- 次级	- Subprime	563	15	15	106	-	-	-	-	-	699
- Alt-A	- Alt-A	190	187	41	410	-	-	-	-	-	828
- Prime	- Prime	1,100	272	857	7,024	-	-	-	-	-	9,253
房利美	Fannie Mae										
- 发行的债券	- issued debt securities	1,349	-	-	-	-	-	-	-	-	1,349
- 担保的住房贷款抵押债券	- mortgage-backed securities	-	-	-	-	-	-	60	-	-	60
房贷美	Freddie Mac										
- 发行的债券	- issued debt securities	78	158	-	-	-	-	-	-	-	236
- 担保的住房贷款抵押债券	- mortgage-backed securities	-	-	-	-	-	-	1,249	-	-	1,249
其它住房贷款/ 资产抵押债券	Other MBS/ABS	4,847	429	33	-	-	-	2,757	-	-	8,066
其它债券	Other debt securities	66,620	68,503	35,260	5,458	19,172	29,736	46,647	-	-	271,396
小计	Subtotal	74,747	69,564	36,206	12,998	19,172	33,802	46,647	-	-	293,136
<b>公允价值变化计入损益之 金融资产</b>	<b>Financial assets at fair value through profit or loss</b>										
其它住房贷款/ 资产抵押债券	Other MBS/ABS	24	-	-	-	-	-	-	-	-	24
其它债券	Other debt securities	50	568	1,200	1,150	8,527	155	271	-	-	11,921
小计	Subtotal	74	568	1,200	1,150	8,527	155	271	-	-	11,945
总计	Total	74,821	70,132	37,406	14,148	27,699	33,957	46,918	-	-	305,081

2008年12月31日  
At 31 December 2008

		无评级 Unrated							
		香港政府 及其机构 Hong Kong government		其它国家政府 及其机构 Other governments		其它 Other		总计 Total	
		Aaa	Aa1至Aa3 Aa1 to Aa3	A1至A3 A1 to A3	A3以下 Lower than A3	government bodies	government agencies	其它 Other	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>证券投资</b>	<b>Investment in securities</b>								
美国non-agency 住房贷款抵押	US non-agency residential mortgage-backed								
- 次级	- Subprime	913	-	30	104	-	-	-	1,047
- Alt-A	- Alt-A	1,245	383	274	432	-	-	-	2,334
- Prime	- Prime	9,549	1,558	2,878	1,950	-	-	-	15,935
房利美	Fannie Mae								
- 发行的债券	- issued debt securities	1,504	-	-	-	-	-	-	1,504
- 担保的住房贷款抵押债券	- mortgage-backed securities	-	-	-	-	-	88	-	88
房贷美	Freddie Mac								
- 发行的债券	- issued debt securities	864	162	-	-	-	-	-	1,026
- 担保的住房贷款抵押债券	- mortgage-backed securities	-	-	-	-	-	1,633	-	1,633
其它住房贷款/资产抵押债券	Other MBS/ABS	6,874	24	63	-	-	3,807	-	10,768
其它债券	Other debt securities	40,537	83,827	26,437	4,371	12,175	51,368	35,873	254,588
小计	Subtotal	61,486	85,954	29,682	6,857	12,175	56,896	35,873	288,923
<b>公允价值变化计入损益之 金融资产</b>	<b>Financial assets at fair value through profit or loss</b>								
其它住房贷款/资产抵押债券	Other MBS/ABS	27	-	-	-	-	-	-	27
其它债券	Other debt securities	243	1,814	1,800	729	11,358	-	351	16,295
小计	Subtotal	270	1,814	1,800	729	11,358	-	351	16,322
总计	Total	61,756	87,768	31,482	7,586	23,533	56,896	36,224	305,245

于2009年9月30日无评级之总金额为港币1,085.74亿元(2008年12月31日:港币1,166.53亿元),其中没有发行人评级为港币66.20亿元(2008年12月31日:港币89.71亿元),详情请参阅第A-18页。

The total amount of unrated issues amounted to HK\$108,574 million (31 December 2008: HK\$116,653 million) as at 30 September 2009, of which only HK\$6,620 million (31 December 2008: HK\$8,971 million) were without issuer ratings. For details, please refer to page A-18.



就以上没有评级的债务证券，按发  
行人之评级分析如下：

For the above debt securities with no issue rating, their issuer  
ratings are analysed as follows:

		2009年9月30日 At 30 September 2009					
		Aaa	Aa1至Aa3 Aa1 to Aa3	A1至A3 A1 to A3	A3以下 Lower than A3	无评级 Unrated	总计 Total
		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m
可供出售证券	Available-for-sale securities	17,341	38,302	7,091	2,076	5,464	70,274
持有至到期日证券	Held-to-maturity securities	711	10,451	2,685	155	1,078	15,080
贷款及应收款	Loans and receivables	1,716	10,275	2,276	-	-	14,267
公平值变化计入损益之 金融资产	Financial assets at fair value through profit or loss	155	8,528	192	-	78	8,953
总计	Total	<u>19,923</u>	<u>67,556</u>	<u>12,244</u>	<u>2,231</u>	<u>6,620</u>	<u>108,574</u>

		2008年12月31日 At 31 December 2008					
		Aaa	Aa1至Aa3 Aa1 to Aa3	A1至A3 A1 to A3	A3以下 Lower than A3	无评级 Unrated	总计 Total
		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m
可供出售证券	Available-for-sale securities	18,180	49,408	3,293	35	5,481	76,397
持有至到期日证券	Held-to-maturity securities	624	10,140	2,037	-	3,151	15,952
贷款及应收款	Loans and receivables	3,386	8,768	397	-	44	12,595
公平值变化计入损益之 金融资产	Financial assets at fair value through profit or loss	1	11,413	-	-	295	11,709
总计	Total	<u>22,191</u>	<u>79,729</u>	<u>5,727</u>	<u>35</u>	<u>8,971</u>	<u>116,653</u>

减值债务证券之信贷评级分析如下：

The impaired debt securities by credit rating are analysed as  
follows:

		2009年9月30日 At 30 September 2009							
		账面值 Carrying values						其中： 累计 减值准备 Of which accumulated impairment allowances	
		Aaa	Aa1至Aa3 Aa1 to Aa3	A1至A3 A1 to A3	A3以下 Lower than A3	无评级 Unrated	总计 Total		
		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m
证券投资	Investment in securities								
美国non-agency 住房贷款抵押 一级	US non-agency residential mortgage-backed - Subprime	480	-	15	106	-	601	294	
- Alt-A	- Alt-A	18	97	41	410	-	566	264	
- Prime	- Prime	375	233	441	6,202	-	7,251	3,336	
其它住房贷款/ 资产抵押债券	Other MBS/ABS	-	72	-	-	-	72	54	
其它债券	Other debt securities	-	-	33	386	60	479	675	
总计	Total	<u>873</u>	<u>402</u>	<u>530</u>	<u>7,104</u>	<u>60</u>	<u>8,969</u>	<u>4,623</u>	
其中：累计减值准备	Of which accumulated impairment allowances	<u>201</u>	<u>149</u>	<u>219</u>	<u>3,447</u>	<u>607</u>	<u>4,623</u>		

2008年12月31日  
At 31 December 2008

		账面值 Carrying values					其中： 累计 减值准备 Of which accumulated impairment allowances
		Aaa	Aa1至Aa3 Aa1 to Aa3	A1至A3 A1 to A3	A3以下 Lower than A3	无评级 Unrated	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
证券投资	Investment in securities						
美国non-agency 住房贷款抵押 — 次级	US non-agency residential mortgage-backed — Subprime	695	—	30	104	—	829
— Alt-A	— Alt-A	662	383	274	431	—	1,750
— Prime	— Prime	5,162	1,295	1,312	1,825	—	9,594
其它住房贷款/ 资产抵押债券	Other MBS/ABS	69	—	—	—	—	69
其它债券	Other debt securities	—	—	185	591	35	811
总计	Total	<u>6,588</u>	<u>1,678</u>	<u>1,801</u>	<u>2,951</u>	<u>35</u>	<u>13,053</u>
其中：累计减值准备	Of which accumulated impairment allowances	<u>4,195</u>	<u>1,400</u>	<u>976</u>	<u>2,078</u>	<u>352</u>	<u>9,001</u>

逾期超过3个月之债务证券分析如下：

Debt securities overdue for more than 3 months are analysed as follows:

		2009年9月30日 At 30 September 2009 可供出售证券 Available-for-sale securities 港币百万元 HK\$'m
逾期超过1年	Overdue for over 1 year	<u>68</u>
逾期超过3个月但不超过6个月	Overdue for 6 months or less but over 3 months	<u>35</u>

## 住房贷款／资产抵押债券

## MBS/ABS

下表为本集团住房贷款／资产抵押债券风险承担之地理区域分析：

The table below represents an analysis of the Group's exposure to MBS/ABS by geographical location.

		2009年9月30日 At 30 September 2009		
		账面值 Carrying values		其中： 累计减值准备 Of which accumulated impairment allowances
		总计 Total	已减值证券 Impaired securities	
		港币百万元 HK\$m	港币百万元 HK\$m	港币百万元 HK\$m
美国住房贷款／ 资产抵押债券	US MBS/ABS			
Non-agency住房贷款 抵押	Non-agency residential mortgage-backed			
－次级	－ Subprime	699	601	294
－ Alt-A	－ Alt-A	828	566	264
－ Prime	－ Prime	9,253	7,251	3,336
真利美	Ginnie Mae	2,757	－	－
房利美	Fannie Mae	60	－	－
房贷美	Freddie Mac	1,249	－	－
商用贷款抵押	Commercial mortgage-backed	911	－	－
其它	Others	1,789	－	－
		<b>17,546</b>	<b>8,418</b>	<b>3,894</b>
其它国家住房贷款／ 资产抵押债券	Other countries MBS/ABS			
住房贷款抵押	Residential mortgage-backed	2,396	72	54
商用贷款抵押	Commercial mortgage-backed	160	－	－
其它	Others	77	－	－
		<b>2,633</b>	<b>72</b>	<b>54</b>
住房贷款／资产抵押 债券总计	Total MBS/ABS	<b>20,179</b>	<b>8,490</b>	<b>3,948</b>

2008年12月31日  
At 31 December 2008

		账面值 Carrying values		其中： 累计减值准备 Of which accumulated impairment allowances
		总计 Total	已减值证券 Impaired securities	
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>美国住房贷款／ 资产抵押债券</b>	<b>US MBS/ABS</b>			
Non-agency住房贷款 抵押	Non-agency residential mortgage-backed			
－次级	－Subprime	1,047	829	339
－Alt-A	－Alt-A	2,334	1,750	1,302
－Prime	－Prime	15,935	9,594	6,479
真利美	Ginnie Mae	3,807	－	－
房利美	Fannie Mae	88	－	－
房贷美	Freddie Mac	1,633	－	－
商用贷款抵押	Commercial mortgage-backed	929	－	－
其它	Others	2,806	－	－
		<u>28,579</u>	<u>12,173</u>	<u>8,120</u>
<b>其它国家住房贷款／ 资产抵押债券</b>	<b>Other countries MBS/ABS</b>			
住房贷款抵押	Residential mortgage-backed	2,649	69	27
商用贷款抵押	Commercial mortgage-backed	454	－	－
其它	Others	150	－	－
		<u>3,253</u>	<u>69</u>	<u>27</u>
住房贷款／资产抵押 债券总计	Total MBS/ABS	<u>31,832</u>	<u>12,242</u>	<u>8,147</u>
			<b>2009年9月30日 At 30 September 2009</b>	2008年12月31日 At 31 December 2008
			港币百万元 HK\$'m	港币百万元 HK\$'m
期／年内有关住房贷款／资产 抵押债券之可供出售证券 储备的公允价值增加／(减少) (扣除减值拨备拨转收益表后 净额，不包括递延税项影响)	Increase/(decrease) in fair value taken to available-for-sale securities reserve on MBS/ABS for the period/year (net of impairment charges taken to income statement excluding deferred tax impact)		<u>1,899</u>	<u>(1,340)</u>
与住房贷款／资产抵押债券 有关之可供出售证券储备期 年末结余(不包括递延税项 影响)	Closing balance of available-for-sale securities reserve relating to MBS/ABS (excluding deferred tax impact)		<u>192</u>	<u>(1,707)</u>

下表为2009年9月30日及2008年12月31日持有的住房贷款/资产抵押债券于期/年内计提/(拨回)之减值拨备分析：

The table below represents an analysis of impairment charges/(releases) for the period/year for MBS/ABS held as at 30 September 2009 and 31 December 2008.

		2009年9月30日					
		At 30 September 2009					
		Aaa	Aa1至Aa3	A1至A3	A3以下	无评级	总计
		Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total	
		港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元
		HK\$m	HK\$m	HK\$m	HK\$m	HK\$m	HK\$m
美国住房贷款/资产抵押债券	US MBS/ABS						
Non-agency住房贷款抵押	Non-agency residential mortgage-backed						
- 次级	- Subprime	(14)	-	(2)	16	-	-
- Alt-A	- Alt-A	(10)	12	21	(1)	-	22
- Prime	- Prime	61	28	85	799	-	973
		<u>37</u>	<u>40</u>	<u>104</u>	<u>814</u>	<u>-</u>	<u>995</u>
其它国家住房贷款/资产抵押债券	Other countries MBS/ABS						
住房贷款抵押	Residential mortgage-backed	-	24	-	-	-	24
住房贷款/资产抵押债券总计	Total MBS/ABS	<u>37</u>	<u>64</u>	<u>104</u>	<u>814</u>	<u>-</u>	<u>1,019</u>
		2008年12月31日					
		At 31 December 2008					
		Aaa	Aa1至Aa3	A1至A3	A3以下	无评级	总计
		Aa1 to Aa3	A1 to A3	Lower than A3	Unrated	Total	
		港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元
		HK\$m	HK\$m	HK\$m	HK\$m	HK\$m	HK\$m
美国住房贷款/资产抵押债券	US MBS/ABS						
Non-agency住房贷款抵押	Non-agency residential mortgage-backed						
- 次级	- Subprime	(90)	-	27	27	-	(36)
- Alt-A	- Alt-A	394	299	157	359	-	1,209
- Prime	- Prime	3,725	1,055	658	1,094	-	6,532
		<u>4,029</u>	<u>1,354</u>	<u>842</u>	<u>1,480</u>	<u>-</u>	<u>7,705</u>
其它国家住房贷款/资产抵押债券	Other countries MBS/ABS						
住房贷款抵押	Residential mortgage-backed	27	-	-	-	-	27
住房贷款/资产抵押债券总计	Total MBS/ABS	<u>4,056</u>	<u>1,354</u>	<u>842</u>	<u>1,480</u>	<u>-</u>	<u>7,732</u>

注：以上减值拨备/(拨回)不包括期/年内已处置之住房贷款/资产抵押债券。

Note: The impairment charges/(releases) for MBS/ABS disposed during the period/year are excluded.

### 3.2 市场风险

#### A. 涉险值

集团采用涉险值技术量度交易账的潜在损失和市场风险，定期向风险委员会和高级管理层报告。涉险值是一种统计学方式，用以估量在一段特定时间内，按指定的置信度，所持头盘可能造成的损失。中银香港作为集团内承担主要交易账市场风险的银行机构，其市场风险以主要货币外汇敞口为主，日常亦以涉险值监控其交易账市场风险。

集团采用历史模拟法、99%置信水平及1天持有期等基准，计算组合及个别涉险值。利用过去2年的市场数据来计算市场价格的历史波动。

以下表格详述中银香港自营市场风险持仓的涉险值<sup>1</sup>。

港币百万元	HK\$m		9月30日	首三季 最低数值	首三季 最高数值	首三季 平均数值
			At	Minimum for	Maximum for	Average for
			30 September	the first three	the first three	the first three
				quarters	quarters	quarters
所有市场风险持仓之涉险值	VAR for all market risk	- 2009 - 2008	14.9 9.1	9.0 3.0	16.3 9.1	12.3 5.1
汇率风险产品持仓之涉险值	VAR for foreign exchange risk products	- 2009 - 2008	10.0 9.2	9.2 2.5	15.8 9.2	12.0 4.4
利率风险产品持仓之涉险值	VAR for interest rate risk products	- 2009 - 2008	9.6 5.1	2.1 1.0	9.7 5.6	4.6 2.6
股票风险产品持仓之涉险值	VAR for equity risk products	- 2009 - 2008	0.1 0.3	0.1 0.2	2.5 2.8	0.3 0.5
商品风险产品持仓之涉险值	VAR for commodity risk products	- 2009 - 2008	0.0 0.0	0.0 0.0	0.1 0.5	0.0 0.0

2009年首三季，中银香港从市场风险相关的自营交易活动赚得的每日平均收益<sup>2</sup>为港币3.7百万元（2008年首三季：港币5.4百万元）。

<sup>1</sup> 不包括外汇结构性敞口的涉险值。

<sup>2</sup> 不包括外汇结构性敞口的损益及背对背收入。

#### B. 汇率风险

下表概述了本集团于2009年9月30日及2008年12月31日之外币汇率风险承担。表内以折合港元账面值列示本集团之资产及负债，并按原币分类。

### 3.2 Market Risk

#### A. VAR

The Group uses VAR technique to measure potential losses and market risks of its trading book for reporting to the RC and senior management on a periodic basis. VAR is a statistical technique which estimates the potential losses that could occur on risk positions taken over a specified time horizon within a given level of confidence. BOCHK, being the banking entity within the Group with the major trading positions, which are mainly foreign currency positions in major currencies, uses VAR technique to monitor and control market risk on a daily basis.

The Group uses a historical simulation approach, a 99% confidence level and a 1-day holding period to calculate portfolio and individual VAR. Historical movements in market prices are calculated by reference to market data from the last two years.

The following table sets out the VAR for all trading market risk exposure<sup>1</sup> of BOCHK.

	9月30日	首三季 最低数值	首三季 最高数值	首三季 平均数值
	At	Minimum for	Maximum for	Average for
	30 September	the first three	the first three	the first three
		quarters	quarters	quarters
所有市场风险持仓之涉险值	14.9	9.0	16.3	12.3
	9.1	3.0	9.1	5.1
汇率风险产品持仓之涉险值	10.0	9.2	15.8	12.0
	9.2	2.5	9.2	4.4
利率风险产品持仓之涉险值	9.6	2.1	9.7	4.6
	5.1	1.0	5.6	2.6
股票风险产品持仓之涉险值	0.1	0.1	2.5	0.3
	0.3	0.2	2.8	0.5
商品风险产品持仓之涉险值	0.0	0.0	0.1	0.0
	0.0	0.0	0.5	0.0

In the first three quarters of 2009, the average daily revenue<sup>2</sup> of BOCHK earned from market risk-related trading activities was HK\$3.7 million (first three quarters of 2008: HK\$5.4 million).

<sup>1</sup> Structural FX positions have been excluded.

<sup>2</sup> Revenues from structural FX positions and back to back transactions have been excluded.

#### B. Currency risk

The tables below summarise the Group's exposure to foreign currency exchange rate risk as at 30 September 2009 and 31 December 2008. Included in the tables are the Group's assets and liabilities at carrying amounts in HK\$ equivalent, categorised by the original currency.

2009年9月30日  
At 30 September 2009

		人民币	美元	港元	欧罗	日圆	英镑	其它	总计
		Renminbi	US Dollars	HK Dollars	Euro	Japanese Yen	Pound Sterling	Others	Total
		港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元
		HKS\$m	HKS\$m	HKS\$m	HKS\$m	HKS\$m	HKS\$m	HKS\$m	HKS\$m
<b>资产</b>	<b>Assets</b>								
库存现金及在银行及其它金融机构的结余	Cash and balances with banks and other financial institutions	54,202	42,309	66,939	397	314	1,630	2,760	168,551
一至十二个月内到期之银行及其它金融机构存款	Placements with banks and other financial institutions maturing between one and twelve months	406	55,011	31,232	4,250	-	3,163	4,424	98,486
公允价值变化计入损益之金融资产	Financial assets at fair value through profit or loss	617	1,981	9,414	-	-	-	60	12,072
衍生金融工具	Derivative financial instruments	-	845	17,689	84	2	-	102	18,722
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	-	-	37,560	-	-	-	-	37,560
贷款及其它账项	Advances and other accounts	15,723	106,712	381,517	4,368	1,218	42	8,211	517,791
证券投资	Investment in securities								
—可供出售证券	— Available-for-sale securities	2,123	94,185	40,834	22,115	17,675	1,670	28,241	206,843
—持有至到期日证券	— Held-to-maturity securities	1,745	30,351	24,045	6,587	1,839	355	7,623	72,545
—贷款及应收款	— Loans and receivables	-	2,887	10,475	905	-	-	-	14,267
联营公司权益	Interests in associates	-	-	89	-	-	-	-	89
投资物业	Investment properties	30	-	8,994	-	-	-	-	9,024
物业、厂房及设备	Properties, plant and equipment	365	-	24,936	-	-	-	-	25,301
其它资产(包括递延税项资产)	Other assets (including deferred tax assets)	185	641	14,845	127	58	148	70	16,074
<b>资产总额</b>	<b>Total assets</b>	<b>75,396</b>	<b>334,922</b>	<b>668,569</b>	<b>38,833</b>	<b>21,106</b>	<b>7,008</b>	<b>51,491</b>	<b>1,197,325</b>
<b>负债</b>	<b>Liabilities</b>								
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	-	-	37,560	-	-	-	-	37,560
银行及其它金融机构之存款及结余	Deposits and balances of banks and other financial institutions	36,781	30,421	9,731	3,006	1,150	69	713	81,871
公允价值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	-	698	8,886	-	-	-	404	9,988
衍生金融工具	Derivative financial instruments	-	1,964	12,598	885	5	-	105	15,557
客户存款	Deposits from customers	33,693	165,175	610,993	14,868	1,874	15,394	46,970	888,967
按摊销成本发行之债务证券	Debt securities in issue at amortised cost	-	78	-	-	-	-	-	78
其它账项及准备(包括税项及递延税项负债)	Other accounts and provisions (including current and deferred tax liabilities)	1,085	11,061	26,198	525	75	810	970	40,724
后偿负债	Subordinated liabilities	-	19,547	-	7,529	-	-	-	27,076
<b>负债总额</b>	<b>Total liabilities</b>	<b>71,559</b>	<b>228,944</b>	<b>705,966</b>	<b>26,813</b>	<b>3,104</b>	<b>16,273</b>	<b>49,162</b>	<b>1,101,821</b>
资产负债表头寸净值	Net on-balance sheet position	<u>3,837</u>	<u>105,978</u>	<u>(37,397)</u>	<u>12,020</u>	<u>18,002</u>	<u>(9,265)</u>	<u>2,329</u>	<u>95,504</u>
表外资产负债头寸净值*	Off-balance sheet net notional position*	<u>132</u>	<u>(94,037)</u>	<u>123,094</u>	<u>(12,362)</u>	<u>(18,025)</u>	<u>9,199</u>	<u>(2,955)</u>	<u>5,046</u>
或然负债及承担	Contingent liabilities and commitments	<u>5,310</u>	<u>69,890</u>	<u>168,374</u>	<u>5,412</u>	<u>947</u>	<u>1,197</u>	<u>1,969</u>	<u>253,099</u>

\* 表外资产负债头寸净值指外汇衍生金融工具的名义合约净额净值。外汇衍生金融工具主要用来减低本集团之汇率变动风险。

\* Off-balance sheet net notional position represents the net notional amounts of foreign currency derivative financial instruments, which are principally used to reduce the Group's exposure to currency movements.

2008年12月31日  
At 31 December 2008

	人民币 Renminbi	美元 US Dollars	港元 HK Dollars	欧元 Euro	日圆 Japanese Yen	英镑 Pound Sterling	其它 Others	总计 Total
	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>资产</b>	<b>Assets</b>							
库存现金及在银行及其它金融机构的结余	53,381	36,592	53,719	2,662	1,425	3,163	2,326	153,268
一至十二个月内到期之银行及其它金融机构存款	504	31,441	38,728	5,924	-	6,487	6,634	89,718
公允价值变化计入损益之金融资产	1,274	1,614	13,465	-	-	-	51	16,404
衍生金融工具	-	485	19,032	99	1	-	11	19,628
香港特别行政区政府负债证明书	-	-	34,200	-	-	-	-	34,200
贷款及其它款项	15,056	97,002	347,976	2,915	1,622	1,002	4,647	470,220
证券投资								
— 可供出售证券	828	71,882	24,141	21,160	40,652	1,651	11,051	171,365
— 持有至到期日证券	2,165	52,352	32,580	6,132	1,823	791	9,550	105,393
— 贷款及应收款	-	2,243	9,039	108	-	110	1,095	12,595
联营公司权益	-	-	88	-	-	-	-	88
投资物业	63	-	7,664	-	-	-	-	7,727
物业、厂房及设备	98	-	22,690	-	-	-	-	22,788
其它资产(包括递延税项资产)	121	244	13,314	596	220	19	88	14,602
<b>资产总额</b>	<b>73,490</b>	<b>293,855</b>	<b>616,636</b>	<b>39,596</b>	<b>45,743</b>	<b>13,223</b>	<b>35,453</b>	<b>1,117,996</b>
<b>负债</b>	<b>Liabilities</b>							
香港特别行政区流通纸币	-	-	34,200	-	-	-	-	34,200
银行及其它金融机构之存款及结余	38,131	24,191	18,558	2,251	693	2,494	2,461	88,779
公允价值变化计入损益之金融负债	-	1,852	19,890	-	-	-	196	21,938
衍生金融工具	-	513	19,622	297	1	-	17	20,450
客户存款	30,518	194,358	505,082	15,584	2,135	13,445	44,744	805,866
按摊销成本发行之债务证券	-	148	845	-	-	-	49	1,042
其它款项及准备(包括税项及递延税项负债)	1,331	9,672	16,673	325	7,907	348	646	36,902
后偿负债	-	19,394	-	7,210	-	-	-	26,604
<b>负债总额</b>	<b>69,980</b>	<b>250,128</b>	<b>614,870</b>	<b>25,667</b>	<b>10,736</b>	<b>16,287</b>	<b>48,113</b>	<b>1,035,781</b>
资产负债表头寸净值	3,510	43,727	1,766	13,929	35,007	(3,064)	(12,660)	82,215
表外资产负债头寸净值	(4)	(33,929)	68,465	(13,826)	(34,817)	3,043	12,542	1,474
或然负债及承担	9,132	62,401	176,097	3,032	551	303	1,878	253,394



C. 利率风险

下表概述了本集团于2009年9月30日及2008年12月31日的利率风险承担。表内以账面值列示本集团之资产及负债，并按重定息率日期或到期日（以较早者为准）分类。

C. Interest rate risk

The tables below summarise the Group's exposure to interest rate risk as at 30 September 2009 and 31 December 2008. Included in the tables are the Group's assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates.

		2009年9月30日 At 30 September 2009					不计息	总计
		一个月内 Up to 1 month	一至三个月 1-3 months	三至十二个月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	Non-interest bearing	Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>资产</b>	<b>Assets</b>							
库存现金及在银行及其它 金融机构的结余	Cash and balances with banks and other financial institutions	147,675	-	-	-	-	20,876	168,551
一至十二个月内到期之银行及 其它金融机构存款	Placements with banks and other financial institutions maturing between one and twelve months	-	60,454	38,032	-	-	-	98,486
公允价值变化计入损益之金融资产	Financial assets at fair value through profit or loss	4,781	3,028	1,754	1,946	436	127	12,072
衍生金融工具	Derivative financial instruments	-	-	-	-	-	18,722	18,722
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	-	-	-	-	-	37,560	37,560
贷款及其它账项	Advances and other accounts	422,136	72,865	17,389	1,786	190	3,425	517,791
证券投资	Investment in securities							
—可供出售证券	— Available-for-sale securities	25,405	50,112	13,687	95,100	22,020	519	206,843
—持有至到期日证券	— Held-to-maturity securities	22,235	29,063	9,021	7,900	4,326	-	72,545
—贷款及应收款	— Loans and receivables	3,718	7,914	2,635	-	-	-	14,267
联营公司权益	Interests in associates	-	-	-	-	-	89	89
投资物业	Investment properties	-	-	-	-	-	9,024	9,024
物业、厂房及设备	Properties, plant and equipment	-	-	-	-	-	25,301	25,301
其它资产（包括递延税项资产）	Other assets (including deferred tax assets)	-	-	-	-	-	16,074	16,074
<b>资产总额</b>	<b>Total assets</b>	<b>625,950</b>	<b>223,436</b>	<b>82,518</b>	<b>106,732</b>	<b>26,972</b>	<b>131,717</b>	<b>1,197,325</b>
<b>负债</b>	<b>Liabilities</b>							
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	-	-	-	-	-	37,560	37,560
银行及其它金融机构之存款及结余	Deposits and balances of banks and other financial institutions	74,473	1,960	3,938	-	-	1,500	81,871
公允价值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	5,414	2,862	1,619	93	-	-	9,988
衍生金融工具	Derivative financial instruments	-	-	-	-	-	15,557	15,557
客户存款	Deposits from customers	729,958	73,236	39,303	519	-	45,951	888,967
按摊销成本发行之债务证券	Debt securities in issue at amortised cost	-	78	-	-	-	-	78
其它账项及准备（包括税项及递延税项 负债）	Other accounts and provisions (including current and deferred tax liabilities)	9,619	94	324	301	-	30,386	40,724
后偿负债	Subordinated liabilities	-	27,076	-	-	-	-	27,076
<b>负债总额</b>	<b>Total liabilities</b>	<b>819,464</b>	<b>105,306</b>	<b>45,184</b>	<b>913</b>	<b>-</b>	<b>130,954</b>	<b>1,101,821</b>
利率敏感度缺口	Interest sensitivity gap	(193,514)	118,130	37,334	105,819	26,972	763	95,504

2008年12月31日  
At 31 December 2008

		一个月内 Up to 1 month	一至三个月 1-3 months	三至十二个月 3-12 months	一至五年 1-5 years	五年以上 Over 5 years	不计息 Non-interest bearing	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
<b>资产</b>	<b>Assets</b>							
库存现金及在银行及其它金融机构的结余	Cash and balances with banks and other financial institutions	134,722	-	-	-	-	18,546	153,268
一至十二个月内到期之银行及其它金融机构存款	Placements with banks and other financial institutions maturing between one and twelve months	-	38,622	51,096	-	-	-	89,718
公允价值变化计入损益之金融资产	Financial assets at fair value through profit or loss	5,103	7,076	2,311	1,416	415	83	16,404
衍生金融工具	Derivative financial instruments	-	-	-	-	-	19,628	19,628
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	-	-	-	-	-	34,200	34,200
贷款及其它账项	Advances and other accounts	366,581	77,143	20,873	1,258	159	4,206	470,220
证券投资	Investment in securities							
—可供出售证券	— Available-for-sale securities	31,282	28,066	42,437	47,155	21,995	430	171,365
—持有至到期日证券	— Held-to-maturity securities	23,765	38,406	12,514	17,371	13,337	-	105,393
—贷款及应收款	— Loans and receivables	1,755	2,675	8,165	-	-	-	12,595
联营公司权益	Interests in associates	-	-	-	-	-	88	88
投资物业	Investment properties	-	-	-	-	-	7,727	7,727
物业、厂房及设备	Properties, plant and equipment	-	-	-	-	-	22,788	22,788
其它资产(包括递延税项资产)	Other assets (including deferred tax assets)	-	-	-	-	-	14,602	14,602
<b>资产总额</b>	<b>Total assets</b>	<b>563,208</b>	<b>191,988</b>	<b>137,396</b>	<b>67,200</b>	<b>35,906</b>	<b>122,298</b>	<b>1,117,996</b>
<b>负债</b>	<b>Liabilities</b>							
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	-	-	-	-	-	34,200	34,200
银行及其它金融机构之存款及结余	Deposits and balances of banks and other financial institutions	55,274	10,655	3,272	-	-	19,578	88,779
公允价值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss	6,769	13,412	1,749	8	-	-	21,938
衍生金融工具	Derivative financial instruments	-	-	-	-	-	20,450	20,450
客户存款	Deposits from customers	631,968	103,266	32,532	253	-	37,847	805,866
按摊销成本发行之债务证券	Debt securities in issue at amortised cost	459	148	435	-	-	-	1,042
其它账项及准备(包括税项及递延税项负债)	Other accounts and provisions (including current and deferred tax liabilities)	8,036	116	493	136	-	28,121	36,902
后偿负债	Subordinated liabilities	-	-	26,604	-	-	-	26,604
<b>负债总额</b>	<b>Total liabilities</b>	<b>702,506</b>	<b>127,597</b>	<b>65,085</b>	<b>397</b>	<b>-</b>	<b>140,196</b>	<b>1,035,781</b>
利率敏感度缺口	Interest sensitivity gap	(139,298)	64,391	72,311	66,803	35,906	(17,898)	82,215

### 3.3 流动资金风险

#### A. 流动资金比率

平均流动资金比率      Average liquidity ratio

平均流动资金比率是以本银行期内每月平均流动资金比率的简单平均值计算。

流动资金比率是根据《银行业条例》附表四及以单独基准(即只包括香港办事处)计算。

### 3.3 Liquidity Risk

#### A. Liquidity ratio

九个月结算至 2009年9月30日 Nine months ended 30 September 2009	九个月结算至 2008年9月30日 Nine months ended 30 September 2008
--	--

40.01%      42.02%

The average liquidity ratio is calculated as the simple average of each calendar month's average liquidity ratio of the Bank for the period.

The liquidity ratio is computed on the solo basis (the Hong Kong offices only) and is in accordance with the Fourth Schedule to the Banking Ordinance.

## B. 到期日分析

下表为本集团之资产及负债于2009年9月30日及2008年12月31日的到期日分析，并按于结算日时，资产及负债相距合约到期日的剩余期限分类。

## B. Maturity analysis

Tables below analyse assets and liabilities of the Group as at 30 September 2009 and 31 December 2008 into relevant maturity groupings based on the remaining period at balance sheet date to the contractual maturity date.

		2009年9月30日							
		At 30 September 2009							
	即期	一个月内	一至三个月	三至十二个月	一至五年	五年以上	不确定日期	总计	
	On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total	
	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	
	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	
<b>资产</b>	<b>Assets</b>								
库存现金及在银行及其它金融机构的结余	Cash and balances with banks and other financial institutions	78,295	90,256	-	-	-	-	168,551	
一至十二个月内到期之银行及其它金融机构存款	Placements with banks and other financial institutions maturing between one and twelve months	-	-	60,454	38,032	-	-	98,486	
公允价值变化计入损益之金融资产	Financial assets at fair value through profit or loss								
- 交易性债务证券	- debt securities held for trading	-	-	-	-	-	-	-	
- 持有之存款证	- certificates of deposit held	-	-	-	-	-	-	-	
- 其它	- others	-	4,781	2,600	1,548	810	41	9,780	
- 界定为以公允价值变化计入损益之债务证券	- debt securities designated at fair value through profit or loss								
- 持有之存款证	- certificates of deposit held	-	-	-	-	-	-	-	
- 其它	- others	-	-	-	282	1,464	419	2,165	
- 股份证券	- equity securities	-	-	-	-	-	127	127	
衍生金融工具	Derivative financial instruments	14,024	129	2,246	1,207	995	121	18,722	
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	37,560	-	-	-	-	-	37,560	
贷款及其它账项	Advances and other accounts								
- 客户贷款	- advances to customers	31,737	12,607	30,015	65,346	221,420	142,988	504,965	
- 贸易票据	- trade bills	46	4,074	4,669	222	-	-	9,011	
- 银行及其它金融机构贷款	- advances to banks and other financial institutions	15	77	500	396	2,827	-	3,815	
证券投资	Investment in securities								
- 可供出售之债务证券	- debt securities held for available-for-sale								
- 持有之存款证	- certificates of deposit held	-	1,000	4,814	5,107	6,675	-	17,596	
- 其它	- others	-	10,798	25,700	14,837	107,496	24,286	188,728	
- 持有至到期日之债务证券	- debt securities held for held-to-maturity								
- 持有之存款证	- certificates of deposit held	-	784	876	2,681	4,224	-	8,565	
- 其它	- others	-	1,819	2,708	17,873	31,369	6,853	63,980	
- 贷款及应收款之债务证券	- debt securities held for loans and receivables	-	3,718	7,914	2,635	-	-	14,267	
- 股份证券	- equity securities	-	-	-	-	-	519	519	
联营公司权益	Interests in associates	-	-	-	-	-	-	89	
投资物业	Investment properties	-	-	-	-	-	-	9,024	
物业、厂房及设备	Properties, plant and equipment	-	-	-	-	-	-	25,301	
其它资产(包括递延税项资产)	Other assets (including deferred tax assets)	2,953	12,532	235	173	83	-	16,074	
<b>资产总额</b>	<b>Total assets</b>	<b>164,630</b>	<b>142,575</b>	<b>142,731</b>	<b>150,339</b>	<b>377,363</b>	<b>174,708</b>	<b>1,197,325</b>	
<b>负债</b>	<b>Liabilities</b>								
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	37,560	-	-	-	-	-	37,560	
银行及其它金融机构之存款及结余	Deposits and balances of banks and other financial institutions	47,511	28,462	1,960	3,938	-	-	81,871	
公允价值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss								
- 发行之存款证	- certificates of deposit issued	-	-	-	-	-	-	-	
- 其它	- others	-	5,170	2,137	2,544	93	44	9,988	
衍生金融工具	Derivative financial instruments	9,345	894	1,188	666	2,592	872	15,557	
客户存款	Deposits from customers	610,460	166,104	71,535	40,260	608	-	888,967	
按摊销成本发行之债务证券	Debt securities in issue at amortised cost	-	-	78	-	-	-	78	
其它账项及准备(包括税项及递延税项负债)	Other accounts and provisions (including current and deferred tax liabilities)	14,316	18,556	121	3,011	4,706	-	40,724	
后偿负债	Subordinated liabilities	-	-	215	-	-	26,861	27,076	
<b>负债总额</b>	<b>Total liabilities</b>	<b>719,192</b>	<b>219,186</b>	<b>77,234</b>	<b>50,419</b>	<b>7,999</b>	<b>27,777</b>	<b>1,101,821</b>	
流动资金缺口	Net liquidity gap	(554,562)	(76,611)	65,497	99,920	369,364	146,931	95,504	

		2008年12月31日							
		At 31 December 2008							
	即期	一个月内	一至三个月	三至十二个月	一至五年	五年以上	不确定日期	总计	
	On demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Indefinite	Total	
	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	港币百万元	
	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	HK\$'m	
<b>资产</b>	<b>Assets</b>								
库存现金及在银行及其它金融机构的结余	Cash and balances with banks and other financial institutions	77,935	75,333	-	-	-	-	153,268	
一至十二个月内到期之银行及其它金融机构存款	Placements with banks and other financial institutions maturing between one and twelve months	-	-	38,622	51,096	-	-	89,718	
公允价值变化计入损益之金融资产	Financial assets at fair value through profit or loss								
- 交易性债务证券	- debt securities held for trading								
- 持有之存款证	- certificates of deposit held	-	-	-	-	-	-	-	
- 其它	- others	-	4,628	6,685	1,927	685	6	13,931	
- 界定为以公允价值变化计入损益之债务证券	- debt securities designated at fair value through profit or loss								
- 持有之存款证	- certificates of deposit held	-	25	-	-	-	-	25	
- 其它	- others	-	226	30	384	1,066	660	2,366	
- 股份证券	- equity securities	-	-	-	-	-	82	82	
衍生金融工具	Derivative financial instruments	14,844	756	1,253	1,439	1,216	120	19,628	
香港特别行政区政府负债证明书	Hong Kong SAR Government certificates of indebtedness	34,200	-	-	-	-	-	34,200	
贷款及其它款项	Advances and other accounts								
- 客户贷款	- advances to customers	21,941	17,656	31,084	51,336	198,165	137,684	458,873	
- 贸易票据	- trade bills	-	2,910	4,022	677	-	-	7,609	
- 银行及其它金融机构贷款	- advances to banks and other financial institutions	27	-	-	885	2,826	-	3,738	
证券投资	Investment in securities								
- 可供出售之债务证券	- debt securities held for available-for-sale								
- 持有之存款证	- certificates of deposit held	-	-	23	5,236	2,096	-	7,355	
- 其它	- others	-	19,849	13,349	40,054	58,135	26,164	163,580	
- 持有至到期日之债务证券	- debt securities held for held-to-maturity								
- 持有之存款证	- certificates of deposit held	-	968	2,173	2,162	6,073	-	11,376	
- 其它	- others	-	2,115	4,933	14,560	49,480	15,905	94,017	
- 贷款及应收款之债务证券	- debt securities held for loans and receivables	-	1,755	2,675	8,165	-	-	12,595	
- 股份证券	- equity securities	-	-	-	-	-	430	430	
联营公司权益	Interests in associates	-	-	-	-	-	88	88	
投资物业	Investment properties	-	-	-	-	-	7,727	7,727	
物业、厂房及设备	Properties, plant and equipment	-	-	-	-	-	22,788	22,788	
其它资产 (包括递延税项资产)	Other assets (including deferred tax assets)	2,185	12,050	11	112	65	179	14,602	
<b>资产总额</b>	<b>Total assets</b>	<b>151,132</b>	<b>138,271</b>	<b>104,860</b>	<b>178,033</b>	<b>319,807</b>	<b>180,539</b>	<b>1,117,996</b>	
<b>负债</b>	<b>Liabilities</b>								
香港特别行政区流通纸币	Hong Kong SAR currency notes in circulation	34,200	-	-	-	-	-	34,200	
银行及其它金融机构之存款及结余	Deposits and balances of banks and other financial institutions	61,206	13,646	10,655	3,272	-	-	88,779	
公允价值变化计入损益之金融负债	Financial liabilities at fair value through profit or loss								
- 发行之存款证	- certificates of deposit issued	-	-	-	858	-	-	858	
- 其它	- others	-	6,111	6,363	8,170	166	270	21,080	
衍生金融工具	Derivative financial instruments	10,556	2,137	1,689	1,967	2,822	1,279	20,450	
客户存款	Deposits from customers	429,288	240,523	101,987	32,696	1,372	-	805,866	
按摊销成本发行之债务证券	Debt securities in issue at amortised cost	-	459	148	435	-	-	1,042	
其它款项及准备 (包括税项及递延税项负债)	Other accounts and provisions (including current and deferred tax liabilities)	15,270	15,994	204	2,341	2,857	232	36,904	
后偿负债	Subordinated liabilities	-	-	-	21	-	26,583	26,604	
<b>负债总额</b>	<b>Total liabilities</b>	<b>550,520</b>	<b>278,870</b>	<b>121,046</b>	<b>49,760</b>	<b>7,217</b>	<b>28,364</b>	<b>1,035,781</b>	
流动资金缺口	Net liquidity gap	(399,388)	(140,599)	(16,186)	128,273	312,590	152,175	82,215	

上述到期日分类乃按照《银行业(披露)规则》之相关条文而编制。本集团将逾期不超过1个月之贷款及债务证券申报为「即期」资产。对于按不同款额或分期偿还之资产，只有该资产中实际逾期之部分被视作逾期。其它未到期之部分仍继续根据剩余期限申报，但假若对该资产之偿还能力有疑虑，则将该等款项列为「不确定日期」。上述列示之资产已扣除任何相关准备(如有)。

按尚余到期日对债券资产之分析是根据《银行业(披露)规则》之相关条文而披露的。所作披露不代表此等证券将持有至到期日。

### 3.4 资本管理

#### (a) 资本充足比率

资本充足比率 Capital adequacy ratio

核心资本比率 Core capital ratio

资本比率乃根据《银行业(资本)规则》及按金管局就监管规定要求以综合基准计算中银香港及其指定之附属公司财务状况的比率。

按会计及监管要求所采用不同之综合基础，对其差异之描述见于第A-69页「其它资料—本银行之附属公司」。

The above maturity classifications have been prepared in accordance with relevant provisions under the Banking (Disclosure) Rules. The Group has reported assets such as advances and debt securities which have been overdue for not more than one month as “Repayable on demand”. In the case of an asset that is repayable by different payments or instalments, only that portion of the asset that is actually overdue is reported as overdue. Any part of the asset that is not due is reported according to the residual maturity unless the repayment of the asset is in doubt in which case the amount is reported as “Indefinite”. The above assets are stated after deduction of provisions, if any.

The analysis of debt securities by remaining period to maturity is disclosed in accordance with relevant provisions under the Banking (Disclosure) Rules. The disclosure does not imply that the securities will be held to maturity.

### 3.4 Capital Management

#### (a) Capital adequacy ratio

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
资本充足比率	<u>16.22%</u>	<u>16.17%</u>
核心资本比率	<u>11.44%</u>	<u>10.86%</u>

The capital ratios are computed on the consolidated basis that comprises the positions of BOCHK and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Banking (Capital) Rules.

The differences between the basis of consolidation for accounting and regulatory purposes are described in “Additional Information – Subsidiaries of the Bank” on page A-65.

(b) 扣减后的资本基础成份

用于计算以上2009年9月30日及2008年12月31日之资本充足比率及已汇报金管局之扣减后的综合资本基础分析如下：

(b) Components of capital base after deductions

The consolidated capital base after deductions used in the calculation of the above capital adequacy ratio as at 30 September 2009 and 31 December 2008 and reported to the HKMA is analysed as follows:

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
核心资本：	Core capital:		
缴足股款的普通股股本	Paid up ordinary share capital	43,043	43,043
储备	Reserves	25,427	18,049
损益账	Profit and loss account	4,933	2,956
少数股东权益	Minority interests	1,214	1,124
		<u>74,617</u>	<u>65,172</u>
核心资本之扣减	Deductions from core capital	<u>(3,914)</u>	<u>(1,536)</u>
核心资本	Core capital	<u>70,703</u>	<u>63,636</u>
附加资本：	Supplementary capital:		
重估可供出售证券之 公平值收益	Fair value gains arising from holdings of available-for-sale securities	295	87
按组合评估之贷款减值 准备	Collective loan impairment allowances	1,420	1,502
法定储备	Regulatory reserve	4,861	4,503
定期后偿债项	Term subordinated debt	26,861	26,583
		<u>33,437</u>	<u>32,675</u>
附加资本之扣减	Deductions from supplementary capital	<u>(3,914)</u>	<u>(1,536)</u>
附加资本	Supplementary capital	<u>29,523</u>	<u>31,139</u>
扣减后的资本基础总额	Total capital base after deductions	<u><u>100,226</u></u>	<u><u>94,775</u></u>

不纳入计算资本充足比率之附属公司见于第A-66至A-69页「其它资料－本银行之附属公司」。该等附属公司之投资成本会从资本基础中扣减。

定期后偿债项指根据金管局的监管要求，可作为中银香港二级资本的后偿贷款。

Subsidiaries which are not included in the consolidation group for the calculation of capital adequacy ratios are denoted in “Additional Information – Subsidiaries of the Bank” on pages A-62 to A-65. Investment costs in such subsidiaries are deducted from the capital base.

Term subordinated debt represents subordinated loans qualified as Tier 2 Capital of BOCHK pursuant to the regulatory requirements of the HKMA.

## 4. 净利息收入

## 4. NET INTEREST INCOME

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009 港币百万元 HK\$'m	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008 港币百万元 HK\$'m
<b>利息收入</b>	<b>Interest income</b>		
现金及存放于同业和其它 金融机构的款项	Cash and due from banks and other financial institutions	2,365	3,944
客户贷款	Advances to customers	7,957	12,179
上市证券投资	Listed investments	1,678	2,279
非上市证券投资	Unlisted investments	3,173	7,174
其它	Others	1,380	314
		<u>16,553</u>	<u>25,890</u>
<b>利息支出</b>	<b>Interest expense</b>		
同业、客户及其它金融机构 存放的款项	Due to banks, customers and other financial institutions	(2,290)	(11,149)
债务证券发行	Debt securities in issue	(20)	(99)
后偿负债	Subordinated liabilities	(732)	(118)
其它	Others	(1,132)	(614)
		<u>(4,174)</u>	<u>(11,980)</u>
<b>净利息收入</b>	<b>Net interest income</b>	<u>12,379</u>	<u>13,910</u>

## 5. 净服务费及佣金收入

## 5. NET FEES AND COMMISSION INCOME

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
<b>服务费及佣金收入</b>	<b>Fees and commission income</b>		
证券经纪	Securities brokerage		
— 股票	— Stockbroking	2,620	1,729
— 债券	— Bonds	19	259
信用卡	Credit cards	1,119	1,025
贷款佣金	Loan commissions	758	423
汇票佣金	Bills commissions	465	512
缴款服务	Payment services	359	365
保险	Insurance	369	386
保管箱	Safe deposit box	147	145
买卖货币	Currency exchange	145	160
信托服务	Trust services	127	128
基金分销	Funds distribution	66	198
其它	Others	280	358
		<b>6,474</b>	<b>5,688</b>
<b>服务费及佣金支出</b>	<b>Fees and commission expenses</b>		
信用卡	Credit cards	(760)	(675)
证券经纪	Securities brokerage	(413)	(276)
缴款服务	Payment services	(60)	(58)
其它	Others	(198)	(424)
		<b>(1,431)</b>	<b>(1,433)</b>
<b>净服务费及佣金收入</b>	<b>Net fees and commission income</b>	<b>5,043</b>	<b>4,255</b>

## 6. 净交易性收入

## 6. NET TRADING INCOME

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
<b>净收益源自：</b>	<b>Net gain from:</b>		
— 外汇交易及外汇交易产品	— foreign exchange and foreign exchange products	1,061	1,231
— 利率工具	— interest rate instruments	154	234
— 股份权益工具	— equity instruments	20	126
— 商品	— commodities	78	70
		<b>1,313</b>	<b>1,661</b>



## 7. 证券投资之净收益

## 7. NET GAIN ON INVESTMENT IN SECURITIES

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
出售可供出售证券之净收益	Net gain from disposal of available-for-sale securities	69	41
赎回持有至到期日证券之 净收益	Net gain from redemption of held-to-maturity securities	4	-
出售贷款及应收款之净亏损	Net loss from disposal of loans and receivables	-	(1)
		<b>73</b>	<b>40</b>

## 8. 其它经营收入

## 8. OTHER OPERATING INCOME

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
证券投资股息收入	Dividend income from investment in securities		
— 非上市证券投资	— unlisted investments	11	9
投资物业之租金总收入	Gross rental income from investment properties	267	232
减：有关投资物业之支出	Less: Outgoings in respect of investment properties	(35)	(38)
其它	Others	96	114
		<b>339</b>	<b>317</b>

## 9. 减值准备净拨备

## 9. NET CHARGE OF IMPAIRMENT ALLOWANCES

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009 港币百万元 HK\$'m	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008 港币百万元 HK\$'m
<b>客户贷款</b>	<b>Advances to customers</b>		
个别评估	Individually assessed		
— 新提准备	— new allowances	183	438
— 拨回	— releases	(119)	(77)
— 收回已撤销账项	— recoveries	(248)	(224)
按个别评估贷款减值准备 净(拨回)/拨备	Net (reversal)/charge of individually assessed loan impairment allowances	(184)	137
组合评估	Collectively assessed		
— 新提准备	— new allowances	282	434
— 拨回	— releases	(167)	(35)
— 收回已撤销账项	— recoveries	(26)	(21)
按组合评估贷款减值准备 净拨备	Net charge of collectively assessed loan impairment allowances	89	378
贷款减值准备净(拨回)/拨备	Net (reversal)/charge of loan impairment allowances	(95)	515
<b>可供出售证券</b>	<b>Available-for-sale securities</b>		
可供出售证券减值亏损	Net charge of impairment losses on available-for-sale securities		
— 个别评估	— Individually assessed	206	2,959
<b>持有至到期日证券</b>	<b>Held-to-maturity securities</b>		
持有至到期日证券减值准备 净(拨回)/拨备	Net (reversal)/charge of impairment allowances on held-to-maturity securities		
— 个别评估	— Individually assessed	(99)	2,389
<b>其它</b>	<b>Others</b>	9	7
<b>减值准备净拨备</b>	<b>Net charge of impairment allowances</b>	<b>21</b>	<b>5,870</b>

## 10. 经营支出

## 10. OPERATING EXPENSES

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
人事费用 (包括董事酬金)	Staff costs (including directors' emoluments)		
— 薪酬及其它费用	— salaries and other costs	3,006	3,438
— 补偿费用	— termination benefit	8	3
— 退休成本	— pension cost	287	272
		<b>3,301</b>	<b>3,713</b>
房产及设备支出 (不包括折旧)	Premises and equipment expenses (excluding depreciation)		
— 房产租金	— rental of premises	357	293
— 资讯科技	— information technology	245	284
— 其它	— others	204	176
		<b>806</b>	<b>753</b>
折旧	Depreciation	755	733
核数师酬金	Auditor's remuneration		
— 审计服务	— audit services	21	21
— 非审计服务	— non-audit services	3	3
雷曼兄弟相关产品*	Lehman Brothers related products*	3,242	—
其它经营支出	Other operating expenses	1,037	943
		<b>9,165</b>	<b>6,166</b>

\* 雷曼兄弟相关产品费用主要是与2009年7月22日公布的雷曼兄弟迷你债券(「迷你债券」)回购安排有关。回购安排概述如下。

2009年7月22日, 本集团与证券及期货事务监察委员会、香港金融管理局和十三家分销银行达成协议, 向合格客户提出要约, 购回他们经本集团认购及持有的所有未到期迷你债券(「回购计划」)。

根据回购计划, 本集团在没有承认责任的情况下, 已向合格客户提出购回, 价格相当于合格客户所投资的本金面值的60%(对在2009年7月1日年龄为65岁以下的合格客户)或70%(对在2009年7月1日年龄为65岁或以上的合格客户)。若从迷你债券收回任何款项, 本集团将根据该计划的条款再向接纳了回购计划的合格客户支付额外款项。对于已经与本集团达成和解协议且本应成为合格客户, 本集团亦自愿性地支付一笔恩恤金, 让该等客户与回购计划要约看齐。本集团再拨出约1.6亿港元(相等于作为迷你债券分销商所得的总佣金收入)予迷你债券受托人, 用于变现未到期迷你债券的抵押品的开支。

\* Expenses incurred on Lehman Brothers related products were primarily in relation to the Lehman Brothers minibonds (“Minibonds”) repurchase arrangements announced on 22 July 2009 as summarised below.

On 22 July 2009, the Group agreed with the Securities and Futures Commission, the Hong Kong Monetary Authority and thirteen other distributing banks to make an offer to eligible customers to repurchase their holdings in all outstanding Minibonds subscribed through the Group (“the Repurchase Scheme”).

Under the Repurchase Scheme, the Group has, without admission of liability, made an offer to repurchase at a price equivalent to 60% of the nominal value of the principal invested for eligible customers below the age of 65 as at 1 July 2009 or at 70% of the nominal value of the principal invested for eligible customers aged 65 or above as at 1 July 2009. If any recovery is made from the Minibonds, the Group will make further payments to eligible customers who have accepted the Repurchase Scheme according to the terms set out in the scheme. The Group has also made a voluntary offer to pay an ex gratia amount to customers who would have qualified as eligible customers but for their previous settlements with the Group, to bring them in line with the Repurchase Scheme offer. The Group has further made available an amount equivalent to the total commission income received as a Minibonds distributor of approximately HK\$160 million to the trustee of the Minibonds to fund the trustee's expenses in realising the value of the underlying collateral in respect of the outstanding Minibonds.

## 11. 投资物业出售／公平值调整之净收益

## 11. NET GAIN FROM DISPOSAL OF/FAIR VALUE ADJUSTMENTS ON INVESTMENT PROPERTIES

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
出售投资物业之净收益	Net gain on disposal of investment properties	3	10
投资物业公平值调整之净收益	Net gain on fair value adjustments on investment properties	1,263	465
		<b>1,266</b>	<b>475</b>

## 12. 出售／重估物业、厂房及设备之净收益

## 12. NET GAIN FROM DISPOSAL/REVALUATION OF PROPERTIES, PLANT AND EQUIPMENT

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
出售房产之净收益	Net gain on disposal of premises	25	—
出售其它固定资产之净亏损	Net loss on disposal of other fixed assets	(7)	(1)
重估房产之净收益	Net gain on revaluation of premises	6	6
		<b>24</b>	<b>5</b>

## 13. 税项

## 13. TAXATION

简要综合收益表内之税项组成如下：

Taxation in the condensed consolidated income statement represents:

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
香港利得税	Hong Kong profits tax		
— 本期税项	— current period taxation	1,622	1,345
计入／(拨回) 递延税项	Deferred tax charge/(credit)	188	(108)
香港利得税	Hong Kong profits tax	1,810	1,237
海外税项	Overseas taxation	102	94
		<b>1,912</b>	<b>1,331</b>

香港利得税乃按照截至2009年首三季估计应课税溢利依税率16.5% (2008年：16.5%) 提拨准备。海外溢利之税款按照2009年首三季估计应课税溢利依集团经营业务所在国家之现行税率计算。

本集团除税前溢利产生的实际税项，与根据香港利得税率计算的税项差异如下：

Hong Kong profits tax has been provided at the rate of 16.5% (2008: 16.5%) on the estimated assessable profits arising in Hong Kong for the first three quarters of 2009. Taxation on overseas profits has been calculated on the estimated assessable profits for the first three quarters of 2009 at the rates of taxation prevailing in the countries in which the Group operates.

The taxation on the Group's profit before taxation that differs from the theoretical amount that would arise using the taxation rate of Hong Kong is as follows:

		九个月结算至 2009年 9月30日 Nine months ended 30 September 2009 港币百万元 HK\$'m	九个月结算至 2008年 9月30日 Nine months ended 30 September 2008 港币百万元 HK\$'m
除税前溢利	Profit before taxation	11,510	8,519
按税率16.5%(2008：16.5%) 计算的税项	Calculated at a taxation rate of 16.5% (2008: 16.5%)	1,899	1,406
其它国家税率差异的影响	Effect of different taxation rates in other countries	16	48
无需课税之收入	Income not subject to taxation	(27)	(200)
税务上不可扣减之开支	Expenses not deductible for taxation purposes	24	77
计入税项	Taxation charge	1,912	1,331
实际税率	Effective tax rate	16.6%	15.6%

#### 14. 股息

#### 14. DIVIDENDS

		九个月结算至2009年9月30日 Nine months ended 30 September 2009		九个月结算至2008年9月30日 Nine months ended 30 September 2008	
		每股 港币 Per share HK\$	总额 港币百万元 Total HK\$'m	每股 港币 Per share HK\$	总额 港币百万元 Total HK\$'m
第一次中期股息	First interim dividend	0.0110	473	0.0920	3,960
第二次中期股息	Second interim dividend	0.0696	2,996	-	-
		0.0806	3,469	0.0920	3,960

## 15. 库存现金及在银行及其它金融机构的结余

## 15. CASH AND BALANCES WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
库存现金	Cash	3,660	4,232
在中央银行的结余	Balances with central banks	71,265	66,158
在银行及其它金融机构的结余	Balances with banks and other financial institutions	3,370	7,544
一个月内到期之中央 银行存款	Placements with central banks maturing within one month	15,000	—
一个月内到期之银行及 其它金融机构存款	Placements with banks and other financial institutions maturing within one month	75,256	75,334
		<b>168,551</b>	<b>153,268</b>

## 16. 公允价值变化计入损益之金融资产

## 16. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS

		界定为以公允价值变化计入 损益之金融资产 Financial assets designated at fair value through profit or loss				总计 Total	
		交易性证券 Trading securities					
		2009年 9月30日 At 30 September 2009	2008年 12月31日 At 31 December 2008	2009年 9月30日 At 30 September 2009	2008年 12月31日 At 31 December 2008	2009年 9月30日 At 30 September 2009	2008年 12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
按公允价值入账	At fair value						
债务证券	Debt securities						
— 于香港上市	— Listed in Hong Kong	369	412	475	358	844	770
— 于海外上市	— Listed outside Hong Kong	—	35	1,261	890	1,261	925
		<b>369</b>	447	<b>1,736</b>	1,248	<b>2,105</b>	1,695
— 非上市	— Unlisted	9,411	13,484	429	1,143	9,840	14,627
		<b>9,780</b>	13,931	<b>2,165</b>	2,391	<b>11,945</b>	16,322
股份证券	Equity securities						
— 于香港上市	— Listed in Hong Kong	40	20	—	—	40	20
— 非上市	— Unlisted	87	62	—	—	87	62
		<b>127</b>	82	—	—	<b>127</b>	82
总计	Total	<b>9,907</b>	14,013	<b>2,165</b>	2,391	<b>12,072</b>	16,404

公平值变化计入损益之金融资产按发行机构之分类如下：

Financial assets at fair value through profit or loss are analysed by type of issuer as follows:

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
主权政府	Sovereigns	8,989	12,709
公共机构	Public sector entities	233	272
银行及其它金融机构	Banks and other financial institutions	1,064	1,915
公司企业	Corporate entities	1,786	1,508
		<b>12,072</b>	<b>16,404</b>

公平值变化计入损益之金融资产分类如下：

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

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
库券	Treasury bills	8,440	12,458
持有之存款证	Certificates of deposit held	-	25
其它公平值变化计入损益之金融资产	Other financial assets at fair value through profit or loss	3,632	3,921
		<b>12,072</b>	<b>16,404</b>

## 17. 衍生金融工具

本集团订立下列股份权益、汇率、利率及贵金属相关的衍生金融工具合约用作买卖及风险管理之用：

远期外汇合约是指于未来某一日期买或卖外币的承诺。利率期货是指根据合约按照利率的变化收取或支付一个净金额的合约，或在交易所管理的金融市场上按约定价格在未来的某一日期买进或卖出利率金融工具的合约。远期利率合同是经单独协商而达成的利率期货合约，要求在未来某一日期根据合约利率与市场利率的差异及名义本金的金额进行计算及现金交割。

货币、利率及贵金属掉期是指交换不同现金流量或商品的承诺。掉期的结果是不同货币、利率（如固定利率与浮动利率）或贵金属（如白银掉期）的交换或以上的所有组合（如交叉货币利率掉期）。除某些货币掉期合约外，该等交易无需交换本金。

外汇、利率、股份权益合约及贵金属期权是指期权的卖方（出让方）为买方（持有方）提供在未来某一特定日期或未来一定时期内按约定的价格买进（认购期权）或卖出（认沽期权）一定数量的金融工具的权利（而非承诺）的一种协定。考虑到外汇和利率风险，期权的卖方从购买方收取一定的期权费。本集团期权合约是与对手方在场外协商达成协定的或透过交易所进行（如于交易所进行买卖之期权）。

本集团之衍生金融工具合约／名义合约数额及其公平值详列于下表。资产负债表日各类型金融工具的合约／名义合约数额仅显示了于资产负债表日之未完成交易量，而若干金融工具之合约／名义合约数额则提供了一个与简要综合资产负债表内所确认的公平值资产或负债的对比基础。但是，这并不代表所涉及的未来的现金流量或当前的公平值，因而也不能反映本集团所面临的信用风险或市场风险。随著与衍生金融工具合约条款相关的市场利率、汇率或股份权益和贵金属价格的波动，衍生金融工具的估值可能产生对银行有利（资产）或不利（负债）的影响，这些影响可能在不同期间有较大的波动。

## 17. DERIVATIVE FINANCIAL INSTRUMENTS

The Group enters into the following equity, foreign exchange, interest rate and precious metal related derivative financial instruments for trading and risk management purposes:

Currency forwards represent commitments to purchase and sell foreign currency on a future date. Interest rate futures are contractual obligations to receive or pay a net amount based on changes in interest rates or buy or sell interest rate financial instruments on a future date at an agreed price in the financial market under the administration of the stock exchange. Forward rate agreements are individually negotiated interest rate futures that call for a cash settlement at a future date for the difference between a contracted rate of interest and the current market rate, based on a notional principal amount.

Currency, interest rate and precious metal swaps are commitments to exchange one set of cash flows or commodity for another. Swaps result in an exchange of currencies, interest rates (for example, fixed rate for floating rate), or precious metals (for example, silver swaps) or a combination of all these (i.e. cross-currency interest rate swaps). Except for certain currency swap contracts, no exchange of principal takes place.

Foreign currency, interest rate, equity and precious metal options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of the financial instrument at a predetermined price. In consideration for the assumption of foreign exchange and interest rate risk, the seller receives a premium from the purchaser. Options are negotiated over-the-counter (“OTC”) between the Group and its counterparty or traded through the stock exchange (for example, exchange-traded stock option).

The contract/notional amounts and fair values of derivative financial instruments held by the Group are set out in the following tables. The contract/notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet dates and certain of them provide a basis for comparison with fair value instruments recognised on the condensed consolidated balance sheet. However, they do not necessarily indicate the amounts of future cash flows involved or the current fair values of the instruments and, therefore, do not indicate the Group’s exposure to credit or market risks. The derivative financial instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity and metal prices relative to their terms. The aggregate fair values of derivative financial instruments assets and liabilities can fluctuate significantly from time to time.



以下为衍生金融工具中每项重要类别于2009年9月30日及2008年12月31日之合约／名义合约数额之摘要：

The following tables summarise the contract/notional amounts of each significant type of derivative financial instrument as at 30 September 2009 and 31 December 2008:

		2009年9月30日 At 30 September 2009			
		买卖 Trading	风险对冲 Hedging	不符合采用 对冲会计法* Not qualified for hedge accounting*	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
汇率合约	Exchange rate contracts				
即期及远期	Spot and forwards	228,275	-	-	228,275
掉期	Swaps	281,614	-	68	281,682
外汇交易期权合约	Foreign currency option contracts				
— 买入期权	- Options purchased	1,753	-	-	1,753
— 卖出期权	- Options written	2,009	-	-	2,009
		<b>513,651</b>	<b>-</b>	<b>68</b>	<b>513,719</b>
利率合约	Interest rate contracts				
期货	Futures	1,706	-	-	1,706
掉期	Swaps	126,424	13,407	22,220	162,051
利率期权合约	Interest rate option contracts				
— 卖出掉期期权	- Swaptions written	155	-	-	155
— 卖出债券期权	- Bond options written	4,495	-	-	4,495
		<b>132,780</b>	<b>13,407</b>	<b>22,220</b>	<b>168,407</b>
贵金属合约	Bullion contracts	7,331	-	-	7,331
股份权益合约	Equity contracts	370	-	-	370
其它合约	Other contracts	123	-	-	123
总计	Total	<b>654,255</b>	<b>13,407</b>	<b>22,288</b>	<b>689,950</b>

\* 根据《银行业（披露）规则》要求，需分别披露不符合采用对冲会计法资格，但与指定以公允价值经收益表入账的金融工具一并管理的衍生金融工具。

\* Derivative transactions which do not qualify as hedges for accounting purposes but are managed in conjunction with the financial instruments designated at fair value through profit or loss are separately disclosed in accordance with the requirements set out in the Banking (Disclosure) Rules.

2008年12月31日  
At 31 December 2008

		买卖	风险对冲	不符合采用 对冲会计法 Not qualified for hedge accounting	总计
		Trading	Hedging		Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
汇率合约	Exchange rate contracts				
即期及远期	Spot and forwards	182,624	-	-	182,624
掉期	Swaps	248,956	-	68	249,024
外汇交易期权合约	Foreign currency option contracts				
— 买入期权	- Options purchased	2,518	-	-	2,518
— 卖出期权	- Options written	2,754	-	-	2,754
		<u>436,852</u>	<u>-</u>	<u>68</u>	<u>436,920</u>
利率合约	Interest rate contracts				
期货	Futures	4,290	-	-	4,290
掉期	Swaps	68,392	19,931	10,045	98,368
利率期权合约	Interest rate option contracts				
— 卖出债券期权	- Bond options written	775	-	-	775
		<u>73,457</u>	<u>19,931</u>	<u>10,045</u>	<u>103,433</u>
贵金属合约	Bullion contracts	<u>3,880</u>	<u>-</u>	<u>-</u>	<u>3,880</u>
股份权益合约	Equity contracts	<u>5,070</u>	<u>-</u>	<u>-</u>	<u>5,070</u>
其它合约	Other contracts	<u>144</u>	<u>-</u>	<u>-</u>	<u>144</u>
总计	Total	<u><u>519,403</u></u>	<u><u>19,931</u></u>	<u><u>10,113</u></u>	<u><u>549,447</u></u>

以下为各类衍生金融工具于2009年9月30日及2008年12月31日之公平值摘要：

The following tables summarise the fair values of each class of derivative financial instrument as at 30 September 2009 and 31 December 2008:

		2009年9月30日 At 30 September 2009							
		公平值资产 Fair value assets			公平值负债 Fair value liabilities				
		买卖 Trading	风险对冲 Hedging	不符合采用 对冲会计法 Not qualified for hedge accounting	总计 Total	买卖 Trading	风险对冲 Hedging	不符合采用 对冲会计法 Not qualified for hedge accounting	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
汇率合约	Exchange rate contracts								
即期及远期	Spot and forwards	13,806	-	-	13,806	(9,331)	-	-	(9,331)
掉期	Swaps	3,199	-	-	3,199	(2,297)	-	(2)	(2,299)
外汇交易期权合约	Foreign currency option contracts								
- 买入期权	- Options purchased	9	-	-	9	-	-	-	-
- 卖出期权	- Options written	-	-	-	-	(8)	-	-	(8)
		<u>17,014</u>	<u>-</u>	<u>-</u>	<u>17,014</u>	<u>(11,636)</u>	<u>-</u>	<u>(2)</u>	<u>(11,638)</u>
利率合约	Interest rate contracts								
期货	Futures	1	-	-	1	(3)	-	-	(3)
掉期	Swaps	1,254	25	10	1,289	(2,755)	(832)	(120)	(3,707)
利率期权合约	Interest rate option contracts								
- 卖出债券期权	- Bond options written	-	-	-	-	(15)	-	-	(15)
		<u>1,255</u>	<u>25</u>	<u>10</u>	<u>1,290</u>	<u>(2,773)</u>	<u>(832)</u>	<u>(120)</u>	<u>(3,725)</u>
贵金属合约	Bullion contracts	397	-	-	397	(175)	-	-	(175)
股份权益合约	Equity contracts	21	-	-	21	(19)	-	-	(19)
总计	Total	<u>18,687</u>	<u>25</u>	<u>10</u>	<u>18,722</u>	<u>(14,603)</u>	<u>(832)</u>	<u>(122)</u>	<u>(15,557)</u>

2008年12月31日  
At 31 December 2008

		公允价值资产 Fair value assets			公允价值负债 Fair value liabilities				
		买卖 Trading	风险对冲 Hedging	不符合采用 对冲会计法 Not qualified for hedge accounting	总计 Total	买卖 Trading	风险对冲 Hedging	不符合采用 对冲会计法 Not qualified for hedge accounting	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
汇率合约	Exchange rate contracts								
即期及远期	Spot and forwards	15,152	-	-	15,152	(10,962)	-	-	(10,962)
掉期	Swaps	1,624	-	1	1,625	(3,933)	-	(3)	(3,936)
外汇交易期权合约	Foreign currency option contracts								
— 买入期权	— Options purchased	21	-	-	21	-	-	-	-
— 卖出期权	— Options written	-	-	-	-	(24)	-	-	(24)
		<u>16,797</u>	<u>-</u>	<u>1</u>	<u>16,798</u>	<u>(14,919)</u>	<u>-</u>	<u>(3)</u>	<u>(14,922)</u>
利率合约	Interest rate contracts								
期货	Futures	2	-	-	2	(6)	-	-	(6)
掉期	Swaps	1,420	-	18	1,438	(2,329)	(1,769)	(166)	(4,264)
利率期权合约	Interest rate option contracts								
— 卖出债券期权	— Bond options written	-	-	-	-	(25)	-	-	(25)
		<u>1,422</u>	<u>-</u>	<u>18</u>	<u>1,440</u>	<u>(2,360)</u>	<u>(1,769)</u>	<u>(166)</u>	<u>(4,295)</u>
贵金属合约	Bullion contracts	248	-	-	248	(91)	-	-	(91)
股份权益合约	Equity contracts	1,142	-	-	1,142	(1,142)	-	-	(1,142)
总计	Total	<u>19,609</u>	<u>-</u>	<u>19</u>	<u>19,628</u>	<u>(18,512)</u>	<u>(1,769)</u>	<u>(169)</u>	<u>(20,450)</u>

上述衍生金融工具之信贷风险加权数额如下：

The credit risk weighted amounts of the above derivative financial instruments are as follows:

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
汇率合约	Exchange rate contracts	2,335	1,699
利率合约	Interest rate contracts	674	579
贵金属合约	Bullion contracts	1	5
股份权益合约	Equity contracts	1	37
		<u>3,011</u>	<u>2,320</u>

信贷风险加权数额是根据《银行业(资本)规则》计算。该数额与交易对手之情况及各类合约之期限特征有关。

The credit risk weighted amounts are calculated in accordance with the Banking (Capital) Rules. The amounts are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

衍生金融工具之公平值或信贷风险加权数额并没有受双边净额结算安排之影响。

There is no effect of valid bilateral netting agreement on the fair values or the credit risk-weighted amounts of the derivative financial instruments.

本集团约72% (2008年12月31日: 69%)的衍生金融工具交易是与其它金融机构签订的。

Approximately 72% (31 December 2008: 69%) of the Group's transactions in derivative contracts are conducted with other financial institutions.

## 18. 贷款及其它账项

## 18. ADVANCES AND OTHER ACCOUNTS

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
个人贷款	Personal loans and advances	161,478	151,746
公司贷款	Corporate loans and advances	345,480	309,428
客户贷款	Advances to customers	506,958	461,174
贷款减值准备	Loan impairment allowances		
— 按个别评估	— Individually assessed	(573)	(800)
— 按组合评估	— Collectively assessed	(1,420)	(1,501)
		504,965	458,873
贸易票据	Trade bills	9,011	7,609
银行及其它金融机构贷款	Advances to banks and other financial institutions	3,815	3,738
总计	Total	<b>517,791</b>	<b>470,220</b>

于2009年9月30日，客户贷款包括总贷款应计利息港币6.88亿元（2008年12月31日：港币12.93亿元）。

As at 30 September 2009, advances to customers included accrued interest on gross advances of HK\$688 million (31 December 2008: HK\$1,293 million).

于2009年9月30日及2008年12月31日，对贸易票据和银行及其它金融机构之贷款并无作出任何贷款减值准备。

As at 30 September 2009 and 31 December 2008, no impairment allowance was made in respect of trade bills and advances to banks and other financial institutions.

## 19. 证券投资

## 19. INVESTMENT IN SECURITIES

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
<b>(a) 可供出售证券</b>	<b>(a) Available-for-sale securities</b>		
债务证券，按公允价值入账	Debt securities, at fair value		
– 于香港上市	– Listed in Hong Kong	8,372	4,588
– 于海外上市	– Listed outside Hong Kong	71,532	44,692
		<u>79,904</u>	<u>49,280</u>
– 非上市	– Unlisted	126,420	121,655
		<u>206,324</u>	<u>170,935</u>
股份证券，按公允价值入账	Equity securities, at fair value		
– 非上市	– Unlisted	519	430
		<u>206,843</u>	<u>171,365</u>
<b>(b) 持有至到期日证券</b>	<b>(b) Held-to-maturity securities</b>		
上市，按摊销成本入账	Listed, at amortised cost		
– 于香港上市	– in Hong Kong	2,330	4,082
– 于海外上市	– outside Hong Kong	18,916	21,302
		<u>21,246</u>	<u>25,384</u>
非上市，按摊销成本入账	Unlisted, at amortised cost	52,968	84,449
		<u>74,214</u>	<u>109,833</u>
减值准备	Impairment allowances	(1,669)	(4,440)
		<u>72,545</u>	<u>105,393</u>
<b>(c) 贷款及应收款</b>	<b>(c) Loans and receivables</b>		
非上市，按摊销成本入账	Unlisted, at amortised cost	14,267	12,595
总计	Total	<u>293,655</u>	<u>289,353</u>
持有至到期日之上市 证券市值	Market value of listed held-to-maturity securities	<u>20,942</u>	<u>24,354</u>

证券投资按发行机构之分类如下：

Investment in securities is analysed by type of issuer as follows:

		2009年9月30日 At 30 September 2009			
		可供出售证券 Available-for-sale securities	持有至到期日证券 Held-to-maturity securities	贷款及应收款 Loans and receivables	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
主权政府	Sovereigns	56,757	1,304	-	58,061
公共机构	Public sector entities	21,851	3,481	-	25,332
银行及其它金融机构	Banks and other financial institutions	111,932	56,770	14,267	182,969
公司企业	Corporate entities	16,303	10,990	-	27,293
		<b>206,843</b>	<b>72,545</b>	<b>14,267</b>	<b>293,655</b>

		2008年12月31日 At 31 December 2008			
		可供出售证券 Available-for-sale securities	持有至到期日证券 Held-to-maturity securities	贷款及应收款 Loans and receivables	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
主权政府	Sovereigns	70,274	1,079	-	71,353
公共机构	Public sector entities	9,202	12,481	-	21,683
银行及其它金融机构	Banks and other financial institutions	70,576	71,426	12,595	154,597
公司企业	Corporate entities	21,313	20,407	-	41,720
		<b>171,365</b>	<b>105,393</b>	<b>12,595</b>	<b>289,353</b>

可供出售及持有至到期日证券分类如下：

Available-for-sale and held-to-maturity securities are analysed as follows:

		可供出售证券 Available-for-sale securities		持有至到期日证券 Held-to-maturity securities	
		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
库券	Treasury bills	34,487	60,980	400	100
持有之存款证	Certificates of deposit held	17,596	7,355	8,565	11,376
其它	Others	154,760	103,030	63,580	93,917
		<b>206,843</b>	<b>171,365</b>	<b>72,545</b>	<b>105,393</b>

## 20. 投资物业

## 20. INVESTMENT PROPERTIES

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
于1月1日	At 1 January	7,727	8,058
出售	Disposals	(53)	(186)
公平值收益／(亏损)	Fair value gains/(losses)	1,263	(132)
重新分类转自／(转至)物业、 厂房及设备 (附注21)	Reclassification from/(to) properties, plant and equipment (Note 21)	87	(13)
于期／年末	At period/year end	<u>9,024</u>	<u>7,727</u>



## 21. 物业、厂房及设备

## 21. PROPERTIES, PLANT AND EQUIPMENT

		房产 Premises	设备、固定 设施及装备 Equipment, fixtures and fittings	总计 Total
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
于2009年1月1日之账面净值	Net book value at 1 January 2009	20,105	2,683	22,788
增置	Additions	–	257	257
出售	Disposals	(100)	(7)	(107)
重估	Revaluation	3,205	–	3,205
本期折旧 (附注10)	Depreciation for the period (Note 10)	(287)	(468)	(755)
转拨	Transfer	18	(18)	–
重新分类转至投资物业 (附注20)	Reclassification to investment properties (Note 20)	(84)	(3)	(87)
于2009年9月30日之账面净值	Net book value at 30 September 2009	<b>22,857</b>	<b>2,444</b>	<b>25,301</b>
于2009年9月30日 成本或估值	At 30 September 2009 Cost or valuation	22,857	6,305	29,162
累计折旧及准备	Accumulated depreciation and impairment	–	(3,861)	(3,861)
于2009年9月30日之账面净值	Net book value at 30 September 2009	<b>22,857</b>	<b>2,444</b>	<b>25,301</b>
于2008年1月1日之账面净值	Net book value at 1 January 2008	20,783	2,505	23,288
增置	Additions	42	772	814
出售	Disposals	(68)	(5)	(73)
重估	Revaluation	(265)	–	(265)
年度折旧	Depreciation for the year	(400)	(590)	(990)
由投资物业重新分类转入 (附注20)	Reclassification from investment properties (Note 20)	13	–	13
汇兑差额	Exchange difference	–	1	1
于2008年12月31日之账面净值	Net book value at 31 December 2008	<b>20,105</b>	<b>2,683</b>	<b>22,788</b>
于2008年12月31日 成本或估值	At 31 December 2008 Cost or valuation	20,105	6,209	26,314
累计折旧及准备	Accumulated depreciation and impairment	–	(3,526)	(3,526)
于2008年12月31日之账面净值	Net book value at 31 December 2008	<b>20,105</b>	<b>2,683</b>	<b>22,788</b>
上述资产之成本值或估值分析 如下：	The analysis of cost or valuation of the above assets is as follows:			
于2009年9月30日 按成本值	At 30 September 2009 At cost	–	6,305	6,305
按估值	At valuation	22,857	–	22,857
		<b>22,857</b>	<b>6,305</b>	<b>29,162</b>
于2008年12月31日 按成本值	At 31 December 2008 At cost	–	6,209	6,209
按估值	At valuation	20,105	–	20,105
		<b>20,105</b>	<b>6,209</b>	<b>26,314</b>

## 22. 公平值变化计入损益之金融负债

## 22. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
交易性负债	Trading liabilities		
– 外汇基金票据短盘	– Short positions in Exchange Fund Bills	7,541	12,141
界定为以公平值变化计入损益的 金融负债	Financial liabilities designated at fair value through profit or loss		
– 结构性存款 (附注23)	– Structured deposits (Note 23)	2,447	8,939
– 发行之存款证	– Certificates of deposit issued	–	858
		<u>2,447</u>	<u>9,797</u>
		<u><b>9,988</b></u>	<u><b>21,938</b></u>

2009年9月30日界定为以公平值变化计入损益的金融负债的账面值比本集团于到期日约定支付予持有人之金额少港币2百万元。2008年12月31日相关账面值比本集团于到期日约定支付予持有人之金额多港币5百万元。由信贷风险变化引致公平值变化计入损益之金融负债之公平值变动金额(包括期内及累计至期末)并不重大。

The carrying amount of financial liabilities designated at fair value through profit or loss as at 30 September 2009 is less than the amount that the Group would be contractually required to pay at maturity to the holders by HK\$2 million, and it was more than the amount that the Group would be contractually required to pay at maturity to the holders by HK\$5 million as at 31 December 2008. The amount of change in the fair values of financial liabilities at fair value through profit or loss, during the period and cumulatively, attributable to changes in credit risk is insignificant.

## 23. 客户存款

## 23. DEPOSITS FROM CUSTOMERS

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
往来、储蓄及其它存款 (于简要综合资产负债表)	Current, savings and other deposit accounts (per condensed consolidated balance sheet)	888,967	805,866
列为公允价值变化计入损益之金融 负债的结构性存款 (附注22)	Structured deposits reported as financial liabilities at fair value through profit or loss (Note 22)	2,447	8,939
		<b>891,414</b>	<b>814,805</b>
分类：	Analysed by:		
即期存款及往来存款	Demand deposits and current accounts		
— 公司客户	— corporate customers	96,029	35,946
— 个人客户	— individual customers	13,882	10,175
		<b>109,911</b>	<b>46,121</b>
储蓄存款	Savings deposits		
— 公司客户	— corporate customers	142,341	116,278
— 个人客户	— individual customers	352,292	261,355
		<b>494,633</b>	<b>377,633</b>
定期、短期及通知存款	Time, call and notice deposits		
— 公司客户	— corporate customers	109,056	153,376
— 个人客户	— individual customers	177,814	237,675
		<b>286,870</b>	<b>391,051</b>
		<b>891,414</b>	<b>814,805</b>

## 24. 其它账项及准备

## 24. OTHER ACCOUNTS AND PROVISIONS

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
其它应付账项	Other accounts payable	33,805	33,086
准备	Provisions	588	576
		<b>34,393</b>	<b>33,662</b>

## 25. 后偿负债

## 后偿贷款

6.6亿欧元\*

25亿美元\*\*

## Subordinated loans

EUR 660m\*

USD 2,500m\*\*

## 25. SUBORDINATED LIABILITIES

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$m	港币百万元 HK\$m
	7,529	7,210
	19,547	19,394
	<b>27,076</b>	<b>26,604</b>

中银香港获得间接控股公司中国银行提供浮动息率的后偿贷款。后偿贷款可于首5年贷款期后在借款人之选择下偿还。按监管要求可作为附加资本之后偿贷款金额，于附注3.4中列示。

\* 利息每6个月支付一次，首5年利率为6个月欧元银行同业拆息加0.85%，剩余期间的利率为6个月欧元银行同业拆息加1.35%，2018年6月到期。

\*\* 利息每6个月支付一次，首5年利率为6个月伦敦银行同业拆息加2.00%，剩余期间的利率为6个月伦敦银行同业拆息加2.50%，2018年12月到期。

BOCHK obtained floating-rate subordinated loans from BOC, the intermediate holding company. The subordinated loans are repayable prior to maturity after the first 5-year tenure at the option of the borrower. Amounts qualified as supplementary capital for regulatory purposes as shown in Note 3.4.

\* Interest rate at 6-month EURIBOR plus 0.85% for the first 5 years, 6-month EURIBOR plus 1.35% for the remaining tenure payable semi-annually, due June 2018.

\*\* Interest rate at 6-month LIBOR plus 2.00% for the first 5 years, 6-month LIBOR plus 2.50% for the remaining tenure payable semi-annually, due December 2018.

## 26. 股本

法定：  
100,000,000,000股每股面值  
港币1.00元之普通股

已发行及缴足：  
43,042,840,858股每股面值  
港币1.00元之普通股

Authorised:  
100,000,000,000 ordinary shares of  
HK\$1.00 each

Issued and fully paid:  
43,042,840,858 ordinary shares of  
HK\$1.00 each

## 26. SHARE CAPITAL

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$m	港币百万元 HK\$m
	<b>100,000</b>	100,000
	<b>43,043</b>	43,043

## 27. 储备

本集团本期及往期的储备金额及变动情况载于第A-4页之简要综合权益变动表。

## 27. RESERVES

The Group's reserves and the movements therein for the current and prior periods are presented in the condensed consolidated statement of changes in equity on page A-4.

## 28. 简要综合现金流量表附注

## 28. NOTES TO CONDENSED CONSOLIDATED CASH FLOW STATEMENT

## (a) 经营溢利与除税前经营现金之流入对账

## (a) Reconciliation of operating profit to operating cash inflow before taxation

		九个月结算至 2009年9月30日 Nine months ended 30 September 2009	九个月结算至 2008年9月30日 Nine months ended 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
经营溢利	Operating profit	10,216	8,030
折旧	Depreciation	755	733
减值准备净拨备	Net charge of impairment allowances	21	5,870
折现减值回拨	Unwind of discount on impairment	(9)	(9)
已撤销之贷款(扣除收回款额)	Advances written off net of recoveries	(205)	81
后偿负债利息支出	Interest expense on subordinated liabilities	732	118
原到期日超过3个月之库存现金 及在银行及其它金融机构的 结余之变动	Change in cash and balances with banks and other financial institutions with original maturity over three months	14,426	25,381
原到期日超过3个月之银行及 其它金融机构存款之变动	Change in placements with banks and other financial institutions with original maturity over three months	(17,360)	(34)
公允价值变化计入损益之金融资产 之变动	Change in financial assets at fair value through profit or loss	1,711	2,357
衍生金融工具之变动	Change in derivative financial instruments	(3,987)	130
贷款及其它账项之变动	Change in advances and other accounts	(47,263)	(74,199)
证券投资之变动	Change in investment in securities	1,018	50,285
其它资产之变动	Change in other assets	(1,454)	7,536
银行及其它金融机构之存款及 结余之变动	Change in deposits and balances of banks and other financial institutions	(6,908)	7,029
公允价值变化计入损益之金融 负债之变动	Change in financial liabilities at fair value through profit or loss	(11,950)	990
客户存款之变动	Change in deposits from customers	83,101	41,321
按摊销成本发行之债务证券 之变动	Change in debt securities in issue at amortised cost	(964)	686
其它账项及准备之变动	Change in other accounts and provisions	731	(10,211)
汇兑差额	Exchange difference	274	(581)
除税前经营现金之流入	Operating cash inflow before taxation	<b>22,885</b>	<b>65,513</b>
经营业务之现金流量中包括：	Cash flows from operating activities included		
— 已收利息	— Interest received	18,344	27,476
— 已付利息	— Interest paid	5,615	11,716
— 已收股息	— Dividend received	11	9

## (b) 现金及等同现金项目结存分析

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

		2009年9月30日 At 30 September 2009	2008年9月30日 At 30 September 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
库存现金及原到期日在3个月内之在银行及其它金融机构的结余	Cash and balances with banks and other financial institutions with original maturity within three months	157,712	196,512
原到期日在3个月内之银行及其它金融机构存款	Placements with banks and other financial institutions with original maturity within three months	15,018	12,868
原到期日在3个月内之库券	Treasury bills with original maturity within three months	18,799	10,544
原到期日在3个月内之持有之存款证	Certificates of deposit held with original maturity within three months	1,784	588
		<b>193,313</b>	<b>220,512</b>

## 29. 或然负债及承担

## 29. CONTINGENT LIABILITIES AND COMMITMENTS

或然负债及承担中每项重要类别之合约数额及相对之总信贷风险加权数额摘要如下：

The following is a summary of the contractual amounts of each significant class of contingent liability and commitment and the corresponding aggregate credit risk weighted amount:

		2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
		港币百万元 HK\$'m	港币百万元 HK\$'m
直接信贷替代项目	Direct credit substitutes	2,003	1,419
与交易有关之或然负债	Transaction-related contingencies	9,669	10,153
与贸易有关之或然负债	Trade-related contingencies	28,228	22,481
不需事先通知的无条件撤销之承诺	Commitments that are unconditionally cancellable without prior notice	150,723	103,684
其它承担，原到期日为	Other commitments with an original maturity of		
— 一年或以下	— up to one year	19,224	63,257
— 一年以上	— over one year	43,252	52,400
		<b>253,099</b>	<b>253,394</b>
信贷风险加权数额	Credit risk weighted amount	<b>30,237</b>	<b>40,252</b>

信贷风险加权数额是根据《银行业(资本)规则》计算。该数额与交易对手之情况及各类合约之期限特征有关。

The credit risk weighted amount is calculated in accordance with the Banking (Capital) Rules. The amount is dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

### 30. 资本承担

本集团于本财务资料中未拨备之资本承担金额如下：

已批准及签约但未拨备	Authorised and contracted for but not provided for
已批准但未签约	Authorised but not contracted for

以上资本承担大部分为将购入之电脑硬件及软件，及本集团之楼宇装修工程之承担。

### 31. 分类报告

本集团由今年起已采用新的香港财务报告准则第8号「经营分类」。经评估内部财务报告过程后，认为原有的业务线分类已符合有关准则要求。不过，为与内部管理报告一致，业务线之间资金调动流转的价格已更改，由对应的同业拆放市场利率转为同业拆放市场利率加预定之利差。此利差乃反映个别产品的独特性。由于此改变对去年数字影响轻微，故没有重列去年数字。

本集团在多个地区经营许多业务。但在分类报告中，只按业务分类提供资料，没有列示地区分类资料，此乃由于本集团的收入、税前利润和资产，超过90%来自香港。

分类报告提供三个业务分类的资料，它们分别是个人银行业务、企业银行业务和财资业务。业务线的分类是基于不同客户层及产品种类，这与集团推行的RPC（客户关系、产品管理及分销渠道）管理模型是一致的。

个人银行和企业银行业务线均会提供全面的银行服务；个人银行业务线是服务个人客户，而企业银行业务线是服务非个人客户。至于财资业务线，除了自营买卖，还负责管理本集团的资本、流动资金、利率和外汇敞口。「其它」这一栏，乃涵盖有关本集团整体，而非由其余三个业务线所直接引起的活动，包括本集团持有房地产、投资物业、股权投资及联营公司权益等等。

一个业务线的收入、支出、资产和负债，主要包括直接归属于该业务线的项目；如占用本集团的物业，按占用面积以市场租值内部计收租金；至于管理费用，会根据合理基准摊分。关于业务线之间资金调动流转的价格，则按集团内部资金转移价格机制厘定。

### 30. CAPITAL COMMITMENTS

The Group has the following outstanding capital commitments not provided for in this financial information:

	2009年9月30日 At 30 September 2009	2008年12月31日 At 31 December 2008
	港币百万元 HK\$'m	港币百万元 HK\$'m
	161	121
	-	15
	<b>161</b>	<b>136</b>

The above capital commitments mainly relate to commitments to purchase computer equipment and software, and to renovate the Group's premises.

### 31. SEGMENTAL REPORTING

The Group has adopted the new HKFRS 8 "Operating Segments" effective this year. After assessing the internal financial reporting process, it was concluded that the original segments classification has already complied with the new standard. However, consistent with internal management reporting, the charge on inter-segment funding has changed from the corresponding money market rates to money market rates adjusted with pre-determined margins. These margins reflect differentiation based on product features. Since the impact of this change on prior year figures is immaterial, no restatement has been made.

The Group engages in many businesses in several regions. For segmental reporting purposes, information is solely provided in respect of business segments. Geographical segment information is not presented because over 90% of the Group's revenues, profits before tax and assets are derived from Hong Kong.

Information about the three business segments is provided in segmental reporting. They are Personal Banking, Corporate Banking and Treasury. The classification of the Group's operating segments is based on customer segment and product type, which is aligned with the RPC (relationship, product and channel) management model of the Group.

Both Personal Banking and Corporate Banking segments provide general banking services. Personal Banking serves individual customers while Corporate Banking deals with non individual customers. The Treasury segment is responsible for managing the capital, liquidity, and the interest rate and foreign exchange positions of the Group in addition to proprietary trades. "Others" refers to those items related to the Group as a whole rather than directly attributable to the other three business segments, including the Group's holdings of premises, investment properties, equity investments and interests in associates.

Revenues, expenses, assets and liabilities of any business segment mainly include items directly attributable to the segment. In relation to occupation of the Group's premises, rentals are internally charged on market rates according to the areas occupied. For management overheads, allocations are made on reasonable bases. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group.

九个月结算至2009年9月30日  
Nine months ended 30 September 2009

		个人银行 Personal 港币百万元 HK\$m	企业银行 Corporate 港币百万元 HK\$m	财资业务 Treasury 港币百万元 HK\$m	其它 Others 港币百万元 HK\$m	小计 Subtotal 港币百万元 HK\$m	合并抵销 Eliminations 港币百万元 HK\$m	综合 Consolidated 港币百万元 HK\$m
净利息收入/(支出)	Net interest income/(expenses)							
— 外来	— external	1,618	4,515	6,248	(2)	12,379	—	12,379
— 跨业务	— inter-segment	2,662	(556)	(2,058)	(48)	—	—	—
		4,280	3,959	4,190	(50)	12,379	—	12,379
净服务费及佣金收入	Net fees and commission income	3,164	1,849	10	64	5,087	(44)	5,043
净交易性收入/(支出)	Net trading income/(expenses)	363	116	835	(2)	1,312	1	1,313
界定为以公允价值变化计入损益之金融工具净收益	Net gain on financial instruments designated at fair value through profit or loss	—	—	255	—	255	—	255
证券投资之净收益	Net gain on investment in securities	—	—	73	—	73	—	73
其它经营收入	Other operating income	21	31	2	1,331	1,385	(1,046)	339
<b>提取减值准备前之净经营收入</b>	<b>Net operating income before impairment allowances</b>	<b>7,828</b>	<b>5,955</b>	<b>5,365</b>	<b>1,343</b>	<b>20,491</b>	<b>(1,089)</b>	<b>19,402</b>
减值准备净(拨备)/拨回	Net (charge)/reversal of impairment allowances	(110)	199	(107)	(3)	(21)	—	(21)
<b>净经营收入</b>	<b>Net operating income</b>	<b>7,718</b>	<b>6,154</b>	<b>5,258</b>	<b>1,340</b>	<b>20,470</b>	<b>(1,089)</b>	<b>19,381</b>
经营支出	Operating expenses	(4,324)	(1,568)	(544)	(3,818)*	(10,254)	1,089	(9,165)
经营溢利/(亏损)	Operating profit/(loss)	3,394	4,586	4,714	(2,478)	10,216	—	10,216
投资物业出售/公允价值调整之净收益	Net gain from disposal of fair value adjustments on investment properties	—	—	—	1,266	1,266	—	1,266
出售/重估物业、厂房及设备之净收益	Net gain from disposal/revaluation of properties, plant and equipment	—	—	—	24	24	—	24
应占联营公司之溢利扣减亏损	Share of profits less losses of associates	—	—	—	4	4	—	4
<b>除税前溢利/(亏损)</b>	<b>Profit/(loss) before taxation</b>	<b>3,394</b>	<b>4,586</b>	<b>4,714</b>	<b>(1,184)</b>	<b>11,510</b>	<b>—</b>	<b>11,510</b>
<b>于2009年9月30日资产</b>	<b>At 30 September 2009 Assets</b>							
分部资产	Segment assets	175,170	362,165	632,181	34,140	1,203,656	(6,420)	1,197,236
联营公司权益	Interests in associates	—	—	—	89	89	—	89
		175,170	362,165	632,181	34,229	1,203,745	(6,420)	1,197,325
<b>负债</b>	<b>Liabilities</b>							
分部负债	Segment liabilities	570,188	348,544	181,860	7,649	1,108,241	(6,420)	1,101,821
<b>九个月结算至2009年9月30日其它资料</b>	<b>Nine months ended 30 September 2009 Other information</b>							
增置物业、厂房及设备	Additions of properties, plant and equipment	6	1	—	250	257	—	257
折旧	Depreciation	216	105	72	362	755	—	755
证券摊销	Amortisation of securities	—	—	(59)	—	(59)	—	(59)

\* 主要包括雷曼兄弟相关产品费用 (附注10)

\* Mainly includes the expenses incurred on Lehman Brothers related products (Note 10)



		九个月结算至2008年9月30日 Nine months ended 30 September 2008						
		个人银行 Personal	企业银行 Corporate	财资业务 Treasury	其它 Others	小计 Subtotal	合并抵销 Eliminations	综合 Consolidated
		港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m	港币百万元 HK\$'m
净利息(支出)/收入	Net interest (expenses)/ income							
- 外来	- external	(2,577)	4,785	11,700	2	13,910	-	13,910
- 跨业务	- inter-segment	7,802	(188)	(7,161)	(453)	-	-	-
		5,225	4,597	4,539	(451)	13,910	-	13,910
净服务费及佣金收入/(支出)	Net fees and commission income/(expenses)	2,786	1,615	7	(96)	4,312	(57)	4,255
净交易性收入/(支出)	Net trading income/ (expenses)	466	99	1,198	(102)	1,661	-	1,661
界定为以公允价值变化 计入损益之金融 工具净亏损	Net loss on financial instruments designated at fair value through profit or loss	-	-	(117)	-	(117)	-	(117)
证券投资之净收益	Net gain on investment in securities	-	-	40	-	40	-	40
其它经营收入	Other operating income	55	13	1	1,281	1,350	(1,033)	317
<b>提取减值准备前之 净经营收入</b>	<b>Net operating income before impairment allowances</b>	8,532	6,324	5,668	632	21,156	(1,090)	20,066
减值准备净(拨备)/ 拨回	Net (charge)/reversal of impairment allowances	(24)	(499)	(5,348)	1	(5,870)	-	(5,870)
<b>净经营收入</b>	<b>Net operating income</b>	8,508	5,825	320	633	15,286	(1,090)	14,196
经营支出	Operating expenses	(4,377)	(1,695)	(585)	(599)	(7,256)	1,090	(6,166)
<b>经营溢利/(亏损)</b>	<b>Operating profit/(loss)</b>	4,131	4,130	(265)	34	8,030	-	8,030
投资物业出售/公平值 调整之净收益	Net gain from disposal of/ fair value adjustments on investment properties	-	-	-	475	475	-	475
出售/重估物业、厂房 及设备之净收益	Net gain from disposal/ revaluation of properties, plant and equipment	-	-	-	5	5	-	5
应占联营公司之溢利 扣减亏损	Share of profits less losses of associates	-	-	-	9	9	-	9
<b>除税前溢利/(亏损)</b>	<b>Profit/(loss) before taxation</b>	4,131	4,130	(265)	523	8,519	-	8,519
<b>于2008年12月31日 资产</b>	<b>At 31 December 2008 Assets</b>							
分部资产	Segment assets	165,148	324,606	603,965	30,984	1,124,703	(6,795)	1,117,908
联营公司权益	Interests in associates	-	-	-	88	88	-	88
		165,148	324,606	603,965	31,072	1,124,791	(6,795)	1,117,996
<b>负债</b>	<b>Liabilities</b>							
分部负债	Segment liabilities	523,682	309,254	203,481	6,159	1,042,576	(6,795)	1,035,781
<b>九个月结算至 2008年9月30日 其它资料</b>	<b>Nine months ended 30 September 2008 Other information</b>							
增置物业、厂房及设备	Additions of properties, plant and equipment	8	2	-	361	371	-	371
折旧	Depreciation	204	107	68	354	733	-	733
证券摊销	Amortisation of securities	-	-	104	-	104	-	104

### 32. 主要之有关连人士交易

有关连人士指有能力直接或间接控制另一方，或可在财政及经营决策方面向另一方行使重大影响之人士。倘有关方受共同控制，亦被视为有关连人士。有关连人士可为个人或其它公司。中华人民共和国国务院通过中国投资有限责任公司（「中投」）、其附属公司中央汇金投资有限责任公司（「汇金」）及汇金拥有控制权益之中国银行，对本集团实行控制。

本集团在正常业务中为有关连人士提供贷款和信贷融资。此等交易与本集团跟其它第三者交易所订定的条款相比，并无享有特别优惠。

此等有关连人士交易之性质及数量与本集团二零零八年已审计财务报表列载的资料并无重大改变。

### 33. 符合香港会计准则第34号

截至2009年首九个月止的财务资料符合香港会计师公会所颁布之香港会计准则第34号「中期财务报告」之要求。

### 34. 法定账目

此财务资料所载为未经审核资料，并不构成法定账目。截至2008年12月31日止之法定账目，已送呈公司注册处及金管局。该法定账目载有于2009年3月24日发出之无保留意见的核数师报告。

### 32. SIGNIFICANT RELATED PARTY TRANSACTIONS

Related parties are those parties that have the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control. Related parties may be individuals or other entities. The Group is subject to the control of the State Council of the PRC Government through China Investment Corporation (“CIC”), its wholly-owned subsidiary Central Huijin Investment Ltd. (“Central Huijin”), and BOC in which Central Huijin has controlling equity interests.

The Group provides loans and credit facilities to related parties in the normal course of business. Such transactions are conducted with terms that are no more favourable than those contracted with third party customers of the Group.

There was no material change in the nature and quantity of the transactions with related parties for the period ended 30 September 2009 compared to the information set out in the Group’s 2008 audited financial statements.

### 33. COMPLIANCE WITH HKAS 34

The financial information for the period ended 30 September 2009 complies with HKAS 34 “Interim Financial Reporting” issued by the HKICPA.

### 34. STATUTORY ACCOUNTS

The financial information is unaudited and does not constitute statutory accounts. The statutory accounts for the year ended 31 December 2008 have been delivered to the Registrar of Companies and the HKMA. The auditors expressed an unqualified opinion on those statutory accounts in their report dated 24 March 2009.

# **INDEPENDENT REVIEW REPORT**

## **REPORT ON REVIEW OF FINANCIAL INFORMATION TO THE BOARD OF DIRECTORS OF BANK OF CHINA (HONG KONG) LIMITED** (incorporated in Hong Kong with limited liability)

### **Introduction**

We have reviewed the financial information set out on pages A-1 to A-59, which comprises the condensed consolidated balance sheet of Bank of China (Hong Kong) Limited (the “Bank”) and its subsidiaries (together, the “Group”) as at 30 September 2009 and the related condensed consolidated statements of income, comprehensive income, changes in equity and cash flows for the nine-month period then ended, and a summary of significant accounting policies and other explanatory notes. The directors of the Bank are responsible for the preparation and presentation of this financial information in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting”. Our responsibility is to express a conclusion on this financial information based on our review and to report our conclusion solely to you, as a body, in accordance with our agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

### **Scope of Review**

We conducted our review in accordance with Hong Kong Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity” issued by the Hong Kong Institute of Certified Public Accountants. A review of the financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Hong Kong Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

### **Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the financial information is not prepared, in all material respects, in accordance with Hong Kong Accounting Standard 34 “Interim Financial Reporting”.

**PricewaterhouseCoopers**  
Certified Public Accountants  
Hong Kong, 29 January 2010

## 独立审阅报告

### 财务资料的审阅报告

致中国银行（香港）有限公司董事会

（于香港注册成立的有限公司）

### 引言

本核数师（以下简称「我们」）已审阅刊载于第A-1至A-59页的财务资料，此财务资料包括中国银行（香港）有限公司（「贵银行」）及其子公司（合称「贵集团」）于二零零九年九月三十日的简要综合资产负债表与截至该日止九个月期间的相关简要综合收益表、全面收益表、权益变动表和现金流量表，以及主要会计政策概要和其它附注解释。贵银行董事须负责根据香港会计准则第34号「中期财务报告」编制及列报该等财务资料。我们的责任是根据我们的审阅对该等财务资料作出结论，并按照委聘之条款仅向整体董事会报告，除此之外本报告别无其它目的。我们不会就本报告的内容向任何其它人士负上或承担任何责任。

### 审阅范围

我们已根据香港会计师公会颁布的香港审阅准则第2410号「由实体的独立核数师执行中期财务资料审阅」进行审阅。审阅此财务资料包括主要向负责财务和会计事务的人员作出查询，及应用分析性和其它审阅程序。审阅的范围远较根据香港审计准则进行审核的范围为小，故不能令我们可保证我们将知悉在审核中可能被发现的所有重大事项。因此，我们不会发表审核意见。

### 结论

按照我们的审阅，我们并无发现任何事项，令我们相信此财务资料在各重大方面未有根据香港会计准则第34号「中期财务报告」编制。

罗兵咸永道会计师事务所

执业会计师

香港，2010年1月29日

## ADDITIONAL INFORMATION

### Subsidiaries of the Bank

The particulars of our subsidiaries are as follows:

<u>Name of company</u>	<u>Country/place and date of incorporation/operation</u>	<u>Issued and fully paid up share capital/registered capital</u>	<u>Percentage of attributable equity interest</u>	<u>Principal activities</u>
Nanyang Commercial Bank, Limited	Hong Kong 2 February 1948	Ordinary shares HK\$700,000,000	100.00%	Banking business
Chiyu Banking Corporation Limited	Hong Kong 24 April 1947	Ordinary shares HK\$300,000,000	70.49%	Banking business
BOC Credit Card (International) Limited	Hong Kong 9 September 1980	Ordinary shares HK\$480,000,000	100.00%	Credit card services
Arene Trading Limited	Hong Kong 22 August 1978	Ordinary shares HK\$500,000	100.00%	Property holding and investment
Bank of China (Hong Kong) Nominees Limited*	Hong Kong 1 October 1985	Ordinary shares HK\$2	100.00%	Nominee services
Bank of China (Hong Kong) Trustees Limited*	Hong Kong 6 November 1987	Ordinary shares HK\$3,000,000	100.00%	Trustee and agency services
BOC Group Trustee Company Limited*	Hong Kong 1 December 1997	Ordinary shares HK\$200,000,000	64.20%	Trustee services
BOC Travel Services Limited	Hong Kong 24 August 1982	Ordinary shares HK\$2,000,000	100.00%	Travel services
BOCHK Financial Products (Cayman) Limited	Cayman Islands 10 November 2006	Ordinary shares US\$50,000	100.00%	Note issuing
BOCHK Information Technology (Shenzhen) Co., Ltd.*	PRC 16 April 1990	Registered capital HK\$70,000,000	100.00%	Property holding and investment
BOCHK Information Technology Services (Shenzhen) Ltd*	PRC 26 May 1993	Registered capital HK\$40,000,000	100.00%	Information technology services
BOCI-Prudential Trustee Limited*	Hong Kong 11 October 1999	Ordinary shares HK\$300,000,000	41.10%	Trustee services
Che Hsing (Nominees) Limited*	Hong Kong 23 April 1980	Ordinary shares HK\$10,000	100.00%	Nominee services

<b>Name of company</b>	<b>Country/place and date of incorporation/operation</b>	<b>Issued and fully paid up share capital/registered capital</b>	<b>Percentage of attributable equity interest</b>	<b>Principal activities</b>
Chiyu Banking Corporation (Nominees) Limited*	Hong Kong 3 November 1981	Ordinary shares HK\$100,000	70.49%	Investment holding
Chung Chiat Company Limited	Hong Kong 9 April 1980	Ordinary shares HK\$200	100.00%	Property holding and investment
Dwell Bay Limited	Hong Kong 19 December 1980	Ordinary shares HK\$100,000	100.00%	Property holding and investment
Glister Company Limited*	Hong Kong 26 March 2001	Ordinary shares HK\$2	70.49%	Investment holding
Glory Cardinal Limited*	Hong Kong 4 May 2001	Ordinary shares HK\$2	70.49%	Investment holding
Grace Charter Limited*	Hong Kong 4 May 2001	Ordinary shares HK\$2	70.49%	Investment holding
G.Z.Y. Microfilm Technology (Shenzhen) Co., Ltd.*	PRC 24 September 1993	Registered capital HK\$40,000,000	100.00%	Property holding and investment
Hua Chiao Commercial (Nominees) Limited*	Hong Kong 28 October 1986	Ordinary shares HK\$10,000	100.00%	Nominee services
Kincheng Finance (H.K.) Limited	Hong Kong 30 March 1979	Ordinary shares HK\$100	100.00%	Loan financing
Kincheng Investments & Developments (H.K.) Limited	Hong Kong 15 May 1981	Ordinary shares HK\$6,000	100.00%	Property holding and investment
Kincheng (Nominees) Limited*	Hong Kong 12 December 1980	Ordinary shares HK\$100,000	100.00%	Nominee services
Kiu Nam Investment Corporation Limited	Hong Kong 9 November 1963	Ordinary shares HK\$2,000,000	100.00%	Property holding and investment
Kwong Li Nam Investment Agency Limited*	Hong Kong 25 May 1984	Ordinary shares HK\$3,050,000	100.00%	Investment agency
Nan Song Company, Limited*	Hong Kong 13 April 1965	Ordinary shares HK\$1,000,000	100.00%	Property investment and investment holding
Nanyang Commercial Bank (China) Limited	PRC 14 December 2007	Registered capital RMB4,100,000,000	100.00%	Banking business

<b>Name of company</b>	<b>Country/place and date of incorporation/operation</b>	<b>Issued and fully paid up share capital/registered capital</b>	<b>Percentage of attributable equity interest</b>	<b>Principal activities</b>
Nanyang Commercial Bank (Nominees) Limited*	Hong Kong 22 August 1980	Ordinary shares HK\$50,000	100.00%	Nominee services
Nanyang Commercial Bank Trustee Limited*	Hong Kong 22 October 1976	Ordinary shares HK\$3,000,000	100.00%	Trustee services
Nanyang Finance Company Limited	Hong Kong 16 March 1979	Ordinary shares HK\$50,000,000	100.00%	Financial services
Pacific Trend Profits Corporation*	British Virgin Islands 20 April 2001	Registered shares US\$1	70.49%	Investment holding
Patson (HK) Limited*	Hong Kong 18 August 1970	Ordinary shares HK\$1,000,000	100.00%	Property investment
Perento Limited	Hong Kong 27 September 1983	Ordinary shares HK\$10,000	100.00%	Property holding and investment
Po Hay Enterprises Limited	Hong Kong 2 October 1979	Ordinary shares HK\$100,000	100.00%	Property holding and investment
Po Sang Financial Investment Services Company Limited*	Hong Kong 23 September 1980	Ordinary shares HK\$25,000,000	100.00%	Gold trading and investment holding
Po Sang Futures Limited*	Hong Kong 19 October 1993	Ordinary shares HK\$25,000,000	100.00%	Commodities brokerage
Rams City (Nominees) Limited*	Hong Kong 2 May 1986	Ordinary shares HK\$2,000,000	100.00%	Nominee services
Sanicon Investment Limited	Hong Kong 24 January 2000	Ordinary shares HK\$2	100.00%	Property holding and investment
Seng Sun Development Company, Limited*	Hong Kong 11 December 1961	Ordinary shares HK\$2,800,000	70.49%	Investment holding
Shenstone Limited	Hong Kong 4 September 1979	Ordinary shares HK\$2	100.00%	Property holding and investment
Sin Chiao Enterprises Corporation, Limited*	Hong Kong 13 September 1961	Ordinary shares HK\$3,000,000	100.00%	Property holding and investment
Sin Hua Trustee Limited*	Hong Kong 27 October 1978	Ordinary shares HK\$3,000,000	100.00%	Trustee services

<u>Name of company</u>	<u>Country/place and date of incorporation/operation</u>	<u>Issued and fully paid up share capital/registered capital</u>	<u>Percentage of attributable equity interest</u>	<u>Principal activities</u>
Sin Mei (Nominee) Limited*	Hong Kong 27 April 1982	Ordinary shares HK\$100,000	100.00%	Nominee services
Sin Yeh Shing Company Limited	Hong Kong 28 November 1980	Ordinary shares HK\$100,000	100.00%	Property holding and investment
Sino Information Services Company Limited	Hong Kong 11 February 1993	Ordinary shares HK\$7,000,000	100.00%	Information services
The China-South Sea (Nominees) Services Limited*	Hong Kong 13 February 1981	Ordinary shares HK\$100,000	100.00%	Nominee services
The China State (Nominees) Limited*	Hong Kong 14 May 1982	Ordinary shares HK\$100,000	100.00%	Nominee services
The China State Trustee Limited*	Hong Kong 17 July 1981	Ordinary shares HK\$3,000,000	100.00%	Trustee services
Track Link Investment Limited	Hong Kong 8 February 1994	Ordinary shares HK\$2	100.00%	Property holding and investment
Yien Yieh (Nominee) Limited*	Hong Kong 26 June 2001	Ordinary shares HK\$2,000	100.00%	Nominee services

Arene Trading Limited, Rams City (Nominees) Limited, Yien Yieh (Nominee) Limited and The China State Trustee Limited will dissolve in 13 April 2010.

Sanicon Investment Limited commenced member's voluntary winding up on 11 September 2009.

Remarks:

Name of subsidiaries which are not included in the consolidation group for regulatory purposes in respect of capital adequacy is marked with \* in the above table. BOCHK and its subsidiaries specified by the HKMA form the basis of consolidation for its regulatory purposes in accordance with the Banking (Capital) Rules. For accounting purposes, subsidiaries are consolidated in accordance with the accounting standards issued by the HKICPA pursuant to section 18A of the Professional Accountants Ordinance.



## 其它资料

### 本银行之附属公司

本银行附属公司的具体情况如下：

公司名称	注册／营业地点及日期	已发行并缴足股本／注册资本	所占股权百分比	主要业务
南洋商业银行有限公司	1948年2月2日于香港	普通股份 700,000,000港元	100.00%	银行业务
集友银行有限公司	1947年4月24日于香港	普通股份 300,000,000港元	70.49%	银行业务
中银信用卡（国际）有限公司	1980年9月9日于香港	普通股份 480,000,000港元	100.00%	信用卡服务
安联贸易有限公司	1978年8月22日于香港	普通股份 500,000港元	100.00%	物业持有及物业投资
中国银行（香港）代理人有限公司*	1985年10月1日于香港	普通股份 2港元	100.00%	代理人服务
中国银行（香港）信托有限公司*	1987年11月6日于香港	普通股份 3,000,000港元	100.00%	信托及代理服务
中银集团信托人有限公司*	1997年12月1日于香港	普通股份 200,000,000港元	64.20%	信托服务
中银旅游有限公司	1982年8月24日于香港	普通股份 2,000,000港元	100.00%	旅游服务
中银香港金融产品（开曼）有限公司	2006年11月10日于开曼群岛	普通股份 50,000美元	100.00%	发行结构性票据
中银信息科技（深圳）有限公司*	1990年4月16日于中国	注册资本 70,000,000港元	100.00%	物业持有及物业投资
中银信息技术服务（深圳）有限公司*	1993年5月26日于中国	注册资本 40,000,000港元	100.00%	信息技术服务
中银国际英国保诚信托有限公司*	1999年10月11日于香港	普通股份 300,000,000港元	41.10%	信托服务
浙兴（代理人）有限公司*	1980年4月23日于香港	普通股份 10,000港元	100.00%	代理人服务

公司名称	注册／营业地点及日期	已发行并缴足股本／注册资本	所占股权百分比	主要业务
集友银行（代理人）有限公司*	1981年11月3日于香港	普通股份 100,000港元	70.49%	投资控股
中捷有限公司	1980年4月9日于香港	普通股份 200港元	100.00%	物业持有及物业投资
Dwell Bay Limited	1980年12月19日于香港	普通股份 100,000港元	100.00%	物业持有及物业投资
亮泽有限公司*	2001年3月26日于香港	普通股份 2港元	70.49%	投资控股
朗权有限公司*	2001年5月4日于香港	普通股份 2港元	70.49%	投资控股
欣泽有限公司*	2001年5月4日于香港	普通股份 2港元	70.49%	投资控股
港中银缩微技术（深圳）有限公司*	1993年9月24日于中国	注册资本 40,000,000港元	100.00%	物业持有及物业投资
侨商（代理人）有限公司*	1986年10月28日于香港	普通股份 10,000港元	100.00%	代理人服务
京城财务（香港）有限公司	1979年3月30日于香港	普通股份 100港元	100.00%	借贷融资
金城投资发展（香港）有限公司	1981年5月15日于香港	普通股份 6,000港元	100.00%	物业持有及物业投资
金城（代理人）有限公司*	1980年12月12日于香港	普通股份 100,000港元	100.00%	代理人服务
侨南置业有限公司	1963年11月9日于香港	普通股份 2,000,000港元	100.00%	物业持有及物业投资
广利南投资管理有限公司*	1984年5月25日于香港	普通股份 3,050,000港元	100.00%	投资代理
南商有限公司*	1965年4月13日于香港	普通股份 1,000,000港元	100.00%	物业投资及投资控股
南洋商业银行（中国）有限公司	2007年12月14日于中国	注册资本 4,100,000,000人民币	100.00%	银行业务

公司名称	注册／营业地点及日期	已发行并缴足股本／注册资本	所占股权百分比	主要业务
南洋商业银行（代理人）有限公司*	1980年8月22日于香港	普通股份 50,000港元	100.00%	代理人服务
南洋商业银行信托有限公司*	1976年10月22日于香港	普通股份 3,000,000港元	100.00%	信托服务
南洋财务有限公司	1979年3月16日于香港	普通股份 50,000,000港元	100.00%	财务服务
Pacific Trend Profits Corporation*	2001年4月20日于英属处女群岛	注册股份 1美元	70.49%	投资控股
百信有限公司*	1970年8月18日于香港	普通股份 1,000,000港元	100.00%	物业投资
柏浪涛有限公司	1983年9月27日于香港	普通股份 10,000港元	100.00%	物业持有及物业投资
宝喜企业有限公司	1979年10月2日于香港	普通股份 100,000港元	100.00%	物业持有及物业投资
宝生金融投资服务有限公司*	1980年9月23日于香港	普通股份 25,000,000港元	100.00%	黄金买卖及投资控股
宝生期货有限公司*	1993年10月19日于香港	普通股份 25,000,000港元	100.00%	商品经纪
羊城（代理人）有限公司*	1986年5月2日于香港	普通股份 2,000,000港元	100.00%	代理人服务
兴光投资有限公司	2000年1月24日于香港	普通股份 2港元	100.00%	物业持有及物业投资
诚信置业有限公司*	1961年12月11日于香港	普通股份 2,800,000港元	70.49%	投资控股
兴通有限公司	1979年9月4日于香港	普通股份 2港元	100.00%	物业持有及物业投资
新侨企业有限公司*	1961年9月13日于香港	普通股份 3,000,000港元	100.00%	物业持有及物业投资
新华信托有限公司*	1978年10月27日于香港	普通股份 3,000,000港元	100.00%	信托服务

公司名称	注册／营业地点及日期	已发行并缴足股本／注册资本	所占股权百分比	主要业务
新美（代理人）有限公司*	1982年4月27日于香港	普通股份 100,000港元	100.00%	代理人服务
新月城有限公司	1980年11月28日于香港	普通股份 100,000港元	100.00%	物业持有及物业投资
中讯资讯服务有限公司	1993年2月11日于香港	普通股份 7,000,000港元	100.00%	资讯服务
中南（代理人）服务有限公司*	1981年2月13日于香港	普通股份 100,000港元	100.00%	代理人服务
国华商业（代理人）有限公司*	1982年5月14日于香港	普通股份 100,000港元	100.00%	代理人服务
国华信托有限公司*	1981年7月17日于香港	普通股份 3,000,000港元	100.00%	信托服务
倬伶投资有限公司	1994年2月8日于香港	普通股份 2港元	100.00%	物业持有及物业投资
盐业（代理人）有限公司*	2001年6月26日于香港	普通股份 2,000港元	100.00%	代理人服务

安联贸易有限公司、羊城（代理人）有限公司、盐业（代理人）有限公司及国华信托有限公司将于2010年4月13日正式解散。

兴光投资有限公司于2009年9月11日进入股东自动清盘程序。

备注：

以上表内的附属公司名称未附有\*者，表示该公司并无纳入按监管在计算资本充足率所要求的综合基础内。中银香港及其按金管局指定的附属公司根据《银行业（资本）规则》组成综合基础。在会计处理方面，附属公司则按照会计准则进行综合，有关会计准则乃由香港会计师公会依据《专业会计师条例》18A所颁布的。

## DEFINITIONS

In this financial information, unless the context otherwise requires, the following terms shall have the meanings set out below:

<b>Terms</b>	<b>Meanings</b>
“ABS”	Asset-backed securities
“Board of Directors”	The Board of Directors of BOCHK
“BOC”	Bank of China Limited, a joint stock commercial bank with limited liability established under the laws of the PRC, the H shares and A shares of which are listed on the Hong Kong Stock Exchange and the Shanghai Stock Exchange respectively
“BOCHK” or “the Bank”	Bank of China (Hong Kong) Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOC Hong Kong (Holdings) Limited
“CIC”	China Investment Corporation
“Central Huijin”	Central Huijin Investment Ltd. (formerly known as “Central SAFE Investments Limited”)
“EURIBOR”	Euro Interbank Offered Rate
“the Group”	The Bank and its subsidiaries collectively referred as the Group
“HKAS(s)”	Hong Kong Accounting Standard(s)
“HKFRS(s)”	Hong Kong Financial Reporting Standard(s)
“HKICPA”	Hong Kong Institute of Certified Public Accountants
“HK(IFRIC)-Int”	Hong Kong (IFRIC) Interpretation
“HKMA”	Hong Kong Monetary Authority
“Hong Kong” or “Hong Kong SAR”	Hong Kong Special Administrative Region
“LIBOR”	London Interbank Offered Rate
“MBS”	Mortgage-backed securities
“Mainland China”	The mainland of the PRC
“Moody’s”	Moody’s Investors Service
“PRC”	The People’s Republic of China
“RMB” or “Renminbi”	Renminbi, the lawful currency of the PRC
“VAR”	Value at Risk

## 释义

在本财务资料中，除非文义另有所指，否则下列词汇具有以下涵义：

词汇	涵义
「董事会」	本银行董事会
「中国银行」	中国银行股份有限公司，一家根据中国法例成立之商业银行及股份制有限责任公司，其H股及A股股份分别于香港联交所及上海证券交易所挂牌上市
「中银香港」或「本银行」	中国银行（香港）有限公司，根据香港法例注册成立之公司，并为中银香港（控股）有限公司之全资附属公司
「中投」	中国投资有限责任公司
「汇金」	中央汇金投资有限责任公司
「集友」	集友银行有限公司，根据香港法例注册成立之公司，中银香港占其70.49%股权
「本集团」	本银行及其附属公司
「金管局」	香港金融管理局
「中国内地」	中华人民共和国内地
「穆迪」	穆迪投资者服务
「南商」	南洋商业银行有限公司，根据香港法例注册成立之公司，并为中银香港之全资附属公司
「中国」	中华人民共和国
「人民币」	人民币，中国法定货币
「会计准则」	会计实务准则
「涉险值」	风险持仓涉险值