

# 2006 年報

## Annual Report 2006



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## 董事会报告

董事会同仁谨此提呈本银行及其附属公司截至 2006 年 12 月 31 日止之董事会报告及经审核之综合财务报表。

### 主要业务

本银行为根据《香港银行业条例》所规定获发牌之认可机构。本集团之主要业务为提供银行及相关之金融服务。本集团及本银行于本年度按业务分类的经营状况分析详情载于财务报表附注 48。

### 业绩及分配

本集团在本年度之业绩载于第 29 页之综合收益账。

于 2006 年 5 月 22 日，董事会宣布派发第一次中期股息，每股普通股 0.021 港元，总金额约为港币 9.04 亿元，并已于 2006 年 5 月 30 日支付。

于 2006 年 6 月 30 日，董事会宣布派发第二次中期股息，每股普通股 0.085 港元，总金额约为港币 36.59 亿元，并已于 2006 年 8 月 31 日支付。

于 2006 年 12 月 7 日，董事会宣布派发第三次中期股息，每股普通股 0.11 港元，总金额约为港币 47.35 亿元，并已于 2007 年 2 月 28 日支付。

董事会建议不派发截至 2006 年 12 月 31 日止年度的末期股息。

### 储备

本集团及本银行之储备变动详情分别载于第 34 页之综合权益变动结算表及第 35 页之权益变动结算表。

### 捐款

本集团于年内之慈善及其他捐款总额约为港币 6 百万元。

### 物业、厂房及设备

本集团及本银行之物业、厂房及设备变动详情载于财务报表附注 32。

## 董事会报告（续）

### 董事

于年内及截至本报告书日期止，本银行的董事名单如下：

|      |   |
|------|---|
| 董事长  | 肖钢 #  |
| 副董事长 | 孙昌基 #<br>和广北  |
| 董事   | 华庆山 #<br>李早航 #<br>周载群 #<br>张燕玲 #<br>冯国经 *<br>高铭胜 *<br>单伟建 *<br>董建成 *<br>童伟鹤 *<br>杨曹文梅 * |

# 非执行董事

\* 独立非执行董事

本银行的公司组织章程细则并无有关董事轮值告退之条款，因此所有董事将继续留任。

### 董事于重大合约之权益

于 2006 年度内，本银行、其控股公司、附属公司或各同系附属公司概无就本集团业务订立任何重大、而任何董事直接或间接拥有重大权益的合约。

## 董事会报告（续）

### 董事认购股份之权益

于2002年7月5日，本银行间接控股公司中银（BVI）根据上市前认股权计划向下列董事授予认股权，彼等可据此向中银（BVI）购入本银行直接控股公司中银香港（控股）现有已发行股份，行使价为每股8.50港元。该等认股权自2002年7月25日起的4年内归属，有效行使期为10年。该等认股权的25%股份数目将于每年年底归属。

以下列出截至2006年12月31日根据上市前认股权计划向董事授予的尚未行使认股权的详情：

|     | 授出日期      | 每股<br>行使价<br>(港币) | 行使期限                     | 认股权数量                |                |               |               |               |                  |
|-----|-----------|-------------------|--------------------------|----------------------|----------------|---------------|---------------|---------------|------------------|
|     |           |                   |                          | 于2002年7月5<br>日授出之认股权 | 于2006年<br>1月1日 | 年内已行使<br>之认股权 | 年内已放弃<br>之认股权 | 年内已作废<br>之认股权 | 于2006年<br>12月31日 |
| 孙昌基 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,590,600            | 1,590,600      | —             | —             | —             | 1,590,600        |
| 和广北 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,446,000            | 1,084,500      | —             | —             | —             | 1,084,500        |
| 华庆山 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,446,000            | 1,446,000      | —             | —             | —             | 1,446,000        |
| 李早航 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,446,000            | 1,446,000      | —             | —             | —             | 1,446,000        |
| 周载群 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,446,000            | 1,446,000      | —             | —             | —             | 1,446,000        |
| 张燕玲 | 2002年7月5日 | 8.50              | 2003年7月25日至<br>2012年7月4日 | 1,446,000            | 1,446,000      | —             | —             | —             | 1,446,000        |
| 共：  |           |                   |                          | 8,820,600            | 8,459,100      | —             | —             | —             | 8,459,100        |

除上文披露外，于本年度任何时间内，本银行、其控股公司、附属公司或各同系附属公司概无订立任何安排，使董事可藉购买本银行或任何其他法人团体之股份或债券而获益。

### 管理合约

中银香港（控股）与本银行已签订服务协议，中银香港（控股）据此向本银行提供管理及投资者关系服务，并以此收取服务费。任何一方可向另一方发出不少于3个月之通知以终止该协议。

## 董事会报告（续）

### 符合《本地注册认可机构披露财务资料》指引

截至 2006 年 12 月 31 日止的财务报表完全符合金管局颁布之监管政策手册《本地注册认可机构披露财务资料》指引内所载的规定。

### 审计师

2006 年度之财务报表乃由罗兵咸永道会计师事务所审计。在即将举行的股东周年大会上，将提呈重新委任罗兵咸永道会计师事务所作为审计师之决议。

承董事会命



董事长

肖钢

香港，2007 年 3 月 22 日

## Report of the Directors

The Directors are pleased to present their report together with the audited consolidated financial statements of the Bank and its subsidiaries for the year ended 31 December 2006.

### Principal Activities

The Bank is a licensed bank authorised under the Hong Kong Banking Ordinance. The principal activities of the Group are the provision of banking and related financial services. An analysis of the Group's and the Bank's performance for the year by business segments are set out in Note 48 to the financial statements.

### Results and Appropriations

The results of the Group for the year are set out in the consolidated income statement on page 29.

On 22 May 2006, the directors declared a first interim dividend of HK\$0.021 per ordinary share, totalling approximately HK\$904 million, which was paid on 30 May 2006.

On 30 June 2006, the directors declared a second interim dividend of HK\$0.085 per ordinary share, totalling approximately HK\$3,659 million, which was paid on 31 August 2006.

On 7 December 2006, the directors declared a third interim dividend of HK\$0.11 per ordinary share, totalling approximately HK\$4,735 million, which was paid on 28 February 2007.

The directors do not recommend the payment of a final dividend for the year ended 31 December 2006.

### Reserves

Details of movements in the reserves of the Group and the Bank are set out in the consolidated statement of changes in equity and the statement of changes in equity on pages 34 and 35 respectively.

### Donations

Charitable and other donations made by the Group during the year amounted to approximately HK\$6 million.

### Properties, Plant and Equipment

Details of movements in properties, plant and equipment of the Group and the Bank are set out in Note 32 to the financial statements.



## Report of the Directors (continued)

### Directors

The directors of the Bank during the year and up to the date of this report are:

|                      |   |
|----------------------|---|
| <b>Chairman</b>      | XIAO Gang #   |
| <b>Vice Chairmen</b> | SUN Changji #<br>HE Guangbei  |
| <b>Directors</b>     | HUA Qingshan #<br>LI Zaohang #<br>ZHOU Zaiqun #<br>ZHANG Yanling #<br>FUNG Victor Kwok King *<br>KOH Beng Seng *<br>SHAN Weijian *<br>TUNG Chee Chen *<br>TUNG Savio Wai-Hok *<br>YANG Linda Tsao * |

# Non-executive Directors

\* Independent Non-executive Directors

There being no provision in the Bank's Articles of Association for retirement by rotation, all the directors continue in office.

### Directors' Interests in Contracts of Significance

No contracts of significance, in relation to the Group's business to which the Bank, its holding companies, or any of its subsidiaries or fellow subsidiaries was a party and in which a Director had a material interest, whether directly or indirectly, subsisted at the end of the year or at any time during the year.

## Report of the Directors (continued)

### Directors' Rights to Acquire Shares

On 5 July 2002, the following Directors were granted options by BOC (BVI), an indirect holding company of the Bank, pursuant to a Pre-Listing Share Option Scheme to purchase from BOC (BVI) existing issued shares of BOCHK (Holdings), the immediate holding company of the Bank, at a price of HK\$8.50 per share. These options have a vesting period of four years from 25 July 2002 with a valid exercise period of ten years. Twenty-five percent of the shares subject to such options will vest at the end of each year.

Particulars of the outstanding options granted to the Directors under the Pre-Listing Share Option Scheme as at 31 December 2006 are set out below:

|               | Date of grant | Exercise price (HK\$) | Exercisable Period          | Granted on 5 July 2002 | Number of share options       |                           |                             |                        | Balances as at 31 December 2006 |
|---------------|---------------|-----------------------|-----------------------------|------------------------|-------------------------------|---------------------------|-----------------------------|------------------------|---------------------------------|
|               |               |                       |                             |                        | Balances as at 1 January 2006 | Exercised during the year | Surrendered during the year | Lapsed during the year |                                 |
| SUN Changji   | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,590,600              | 1,590,600                     | —                         | —                           | —                      | 1,590,600                       |
| HE Guangbei   | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,446,000              | 1,084,500                     | —                         | —                           | —                      | 1,084,500                       |
| HUA Qingshan  | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,446,000              | 1,446,000                     | —                         | —                           | —                      | 1,446,000                       |
| LI Zaohang    | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,446,000              | 1,446,000                     | —                         | —                           | —                      | 1,446,000                       |
| ZHOU Zaiqun   | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,446,000              | 1,446,000                     | —                         | —                           | —                      | 1,446,000                       |
| ZHANG Yanling | 5 July 2002   | 8.50                  | 25 July 2003 to 4 July 2012 | 1,446,000              | 1,446,000                     | —                         | —                           | —                      | 1,446,000                       |
| Total         |               |                       |                             | 8,820,600              | 8,459,100                     | —                         | —                           | —                      | 8,459,100                       |

Save as disclosed above, at no time during the year was the Bank, its holding companies, or any of its subsidiaries or fellow subsidiaries a party to any arrangements to enable the Directors to acquire benefits by means of the acquisition of shares in, or debentures of, the Bank or any other body corporate.

### Management Contracts

There exists a services agreement between BOCHK (Holding) and the Bank whereby BOCHK (Holdings) provides management and investor relations services to the Bank and under which costs are reimbursed and fees are payable. The said agreement can be terminated by either party giving not less than three months' prior notice.

## Report of the Directors (continued)

### Compliance with the Guideline on “Financial Disclosure by Locally incorporated Authorized Institutions”

The financial statements for the year ended 31 December 2006 fully comply with the requirements set out in the guideline on “Financial Disclosure by Locally Incorporated Authorized Institutions” under the Supervisory Policy Manual issued by the HKMA.

### Auditors

The financial statements have been audited by PricewaterhouseCoopers. A resolution for their re-appointment as auditors for the ensuing year will be proposed at the forthcoming Annual General Meeting.

On behalf of the Board



XIAO Gang

Chairman

Hong Kong, 22 March 2007

## 公司治理

为保障股东、客户和员工的利益，**本银行致力维持和强化高水准的公司治理**。除了全面符合香港当地有关的法律法规以及香港金融管理局、香港证券及期货事务监察委员会等监管机构的各项规定和指引外，本银行不时对所采用的公司治理实务作出检讨，并力求符合国际和当地有关公司治理最佳惯例的要求。

### 公司治理架构

**董事会作为本银行治理架构核心，同管理层之间具有明确分工**。董事会负责给予管理层高层指引和有效监控。一般而言，董事会负责：

- 制订本集团的长期战略并监控其执行情况；
- 审批年度业务计划和财务预算；
- 批准有关年度、中期及季度业绩；
- 审查及监控本集团的风险管理及内部监控；
- 负责本集团的公司治理及合规；及
- 监察本集团管理层的工作表现。

董事会特别授权管理层执行已确定的策略方针，由其负责日常营运并向董事会报告。为此，**董事会订立了清晰的书面指引，特别明确了在何种情况下管理层应向董事会汇报，以及在代表本集团作出何种决定或订立何种承诺前应取得董事会批准等**。董事会将定期对这些授权和指引进行重检。

为避免使权力集中于一位人士，**本银行董事长及总裁分别由两人担任，两者之间分工明确并已在董事会的职责约章中作出明文规定**。简而言之，董事长负责确保董事会适当地履行其职能，贯彻良好公司治理常规及程式；此外，作为董事会的主席，董事长亦负责确保所有董事均适当知悉当前的事项，及时得到充分、完备、可靠的信息。而总裁则负责领导整个管理层，推行董事会所采纳的重要策略及发展战略。

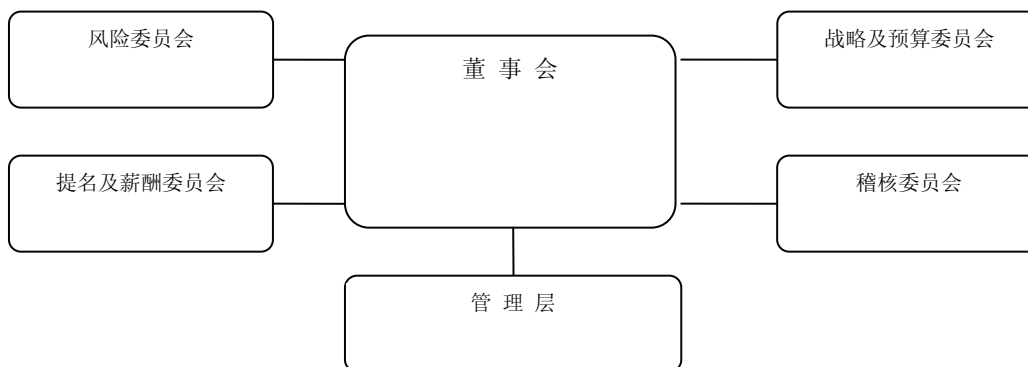
董事会在考虑有关的业界做法和公司治理国际最佳惯例的基础上，**下设四个常设附属委员会**—稽核委员会、提名及薪酬委员会、风险委员会及战略及预算委员会，负责协助董事会履行其职责。此外，董事会亦会按需要授权一个完全由独立非执行董事组成的独立董事委员会，负责审阅、批准和监控根据有关法律和监管规定要求须由董事会批准的关连交易（包括持续关连交易）。

**各附属委员会均具有清晰界定的职责约章**，并就其职权范围内的有关事项向董事会提出意见，或在适当情况下按转授权力作出决定。**所有附属委员会均获指派专业秘书部门，以确保有关委员会备有足够资源，有效地及恰当地履行其职责**。董事会及附属委员会亦有参与各专业秘书部门的年度考核工作，以保证及提升各专业秘书部门的服务质量及向董事会及附属委员会提供充分的支援服务。此外，根据其职责约章的规定，**董事会及各附属委员会亦会定期评估及审查其工作程序及有效性，以确定须予改进的地方**。

## 公司治理（续）

### 公司治理架构（续）

有关本银行的公司治理架构可以参见下图。



有关董事会所采用的公司治理原则和架构、董事会及各附属委员会的组成及其职责约章摘要、股东权利及讯息公平披露政策等信息，在本银行的网址：[www.bochk.com](http://www.bochk.com) 均有详细载列。

### 董事会

**本银行董事会以非执行董事及独立非执行董事为主**，以保证董事会决策的独立、客观及对管理层实行全面和公正的监控。董事会诚实、善意地行事，按照本集团的最佳利益客观地做出决策，以尽力实现股东长期价值的最大化 and 切实履行对本集团其他相关者的公司责任。

董事会现时共有董事 13 名，包括 6 名独立非执行董事，6 名非执行董事，及 1 名执行董事，其中高铭胜先生于 2006 年 3 月 23 日获委任为独立非执行董事。除此以外，于本年度及截至本报告日期止，并无其他董事会成员变动。

**目前董事会成员中，所有董事均拥有广泛的银行业与管理经验；此外，独立非执行董事的占比接近董事会成员的二分之一，并包括了多名具备财务管理专长的独立非执行董事。**董事会采纳了《董事独立性政策》，部分条款内容超过了《上市规则》第 3.13 条的有关规定。本银行已收到每名独立非执行董事根据该政策就其独立性而作出的年度书面确认。基于该等确认及董事会所掌握的资料，本银行继续确认其独立身份。

本银行目前**所有非执行董事、独立非执行董事均有固定任期，并获发正式聘书**，以订明其委任的主要条款及条件。此外，提名及薪酬委员会制定了一套关于委任独立非执行董事的正式书面制度，以确保委任程序的规范化、全面性及透明度。

**董事会成员之间并不存在任何关系，包括财务、业务、家属或其他重大或相关的关系。**肖钢先生、华庆山先生及李早航先生是中国银行的董事会成员；周载群先生及张燕玲女士是该公司高级管理层的成员。本银行董事会的职责约章中已明文规定，除非有关法律或监管规则允许，否则若有大股东或董事在董事会将予考虑的议题中存在利益冲突，应就该议题举行董事会会议；在交易中没有重大利益的独立非执行董事应出席该次董事会会议。

本银行于年度内为每位董事会成员**购买了适当的董事责任保险，以保障其因企业行为而引起之赔偿责任**，该保险的保额及保障范围每年均会进行检讨。

为确保新任董事对本集团的运作及业务均有充足了解，及确保所有董事能定期更新其知识及技能，以便向董事会提供具有充分依据的建议及意见，并对董事会作出贡献，**董事会已制订了一套关于董事入职介绍及持续专业发展的正式制度。**董事会于 2006 年度特别邀请了在资本管理方面甚有经验的专业人士，为董事会成员介绍在新巴塞尔资本协议情况下银行资本管理的最新发展。

## 公司治理（续）

### 董事会（续）

董事会于2006年内共召开7次会议，会议平均出席率达99%。会议时间安排在上一年度即已拟定通过。所有会议材料连同会议议程一般在会议预定日期至少7天前送达全体董事会成员审阅。每次会议议程内容均在事前充分谘询各董事会成员及管理层意见后，经董事长确认而制订。此外，作为一项惯例，董事长每年将与非执行董事（包括独立非执行董事）举行至少一次没有执行董事及管理层出席的会议，有关做法已予制度化并列入董事会的工作规则内。于2006年，各位董事的出席率详列如下：

| 董事                   | 出席董事会会议次数 | 出席率  |
|----------------------|-----------|------|
| <b>非执行董事</b>         |           |      |
| 肖钢先生（董事长）            | 7次中出席7次   | 100% |
| 孙昌基先生（副董事长）          | 7次中出席7次   | 100% |
| 华庆山先生                | 7次中出席7次   | 100% |
| 李早航先生                | 7次中出席7次   | 100% |
| 周载群先生                | 7次中出席7次   | 100% |
| 张燕玲女士                | 7次中出席7次   | 100% |
| <b>独立非执行董事</b>       |           |      |
| 冯国经博士                | 7次中出席7次   | 100% |
| 高铭胜先生 <sup>(註)</sup> | 6次中出席6次   | 100% |
| 单伟建先生                | 7次中出席6次   | 86%  |
| 董建成先生                | 7次中出席7次   | 100% |
| 童伟鹤先生                | 7次中出席7次   | 100% |
| 杨曹文梅女士               | 7次中出席7次   | 100% |
| <b>执行董事</b>          |           |      |
| 和广北先生（副董事长兼总裁）       | 7次中出席7次   | 100% |

注：高铭胜先生于2006年3月23日获委任为独立非执行董事。

除正式董事会会议及股东周年大会外，本银行亦安排其他相对较轻松的场合以便加强董事会及管理层之间的沟通及交流。例如，本银行每年均邀请一位董事会成员向本银行中、高层管理人员举行讲座。于2006年，本银行邀得稽核委员会主席兼资深投资银行家单伟建先生与本银行管理人员分享他在银行业收购合并方面的经验。

同时，本银行亦会每年安排一次外地参观活动，以促进董事会成员之间、董事会与管理层成员之间的沟通。于2006年，董事会成员前往中国金融发源地—山西平遥参观。（注：平遥曾是赫赫有名的中国金融中心，是十九世纪亚洲的「华尔街」。平遥票号的创办和成功，离不开行之有效而又近似现今若干国际最佳惯例的管理制度。其中最为突出者是票号奉行所有权和经营权分离、强调内部控制、及以业务/工作表现为基准的分配体制。）

### 稽核委员会

稽核委员会目前由7名成员组成，其中1名成员为非执行董事，6名成员为独立非执行董事，独立非执行董事占委员会成员的86%，主席由独立非执行董事单伟建先生担任。

稽核委员会协助董事会对本银行及其附属公司在以下方面（但不限于以下方面）实现监控职责：

- 财务报告的真实性和财务报告程式；
- 内部监控系统；
- 内部稽核职能的有效性及其内部稽核主管的绩效评估；
- 外部审计师的聘任、资格及独立性的审查和工作表现的评估，及（如获董事会授权）酬金的厘定；
- 本银行及本集团财务报表的定期审阅和年度审计；
- 遵循有关会计准则及法律和监管规定中有关财务资讯披露的要求；及
- 本集团的公司治理架构及实施。

## 公司治理（续）

### 稽核委员会（续）

稽核委员会在 2006 年内的主要工作包括审议及（如适用）审批：

- 本银行截至 2005 年 12 月 31 日止年度的董事会报告与财务报表，并建议董事会通过；
- 本银行截至 2006 年 6 月 30 日止 6 个月的中期财务报表，并建议董事会通过；
- 由外部审计师提交的审计报告及内部控制改善建议书、监管机构的现场审查报告；
- 年度外部审计师聘任的建议、支付予外部审计师的年度审计费用、审阅中期报表的费用、及其他非审计费用；
- 本集团于 2006 年度的内部稽核工作计划，以及所认定的重点范畴；
- 本集团内部稽核部门的人力资源安排及薪酬水平、该部门 2006 年的费用预算；及
- 内部稽核主管的 2005 年度绩效评估及 2006 年度主要绩效考核指标。

自董事会于 2005 年批准了本集团之《员工内部举报及处理政策》以来，有关机制有效运作。于年内，若干举报个案均通过有关政策提供的管道接收及按照既定的程序得以有效地处理。

稽核委员会亦已于 2006 年对本集团的内部监控系统是否有效进行了年度检讨，有关检讨涵盖所有重要的监控及措施，包括财务、运作及合规、及风险管理功能。通过有关检讨，稽核委员会确认本集团的内部监控系统能合理地落实各项重大方面的监控措施，防止严重错漏或损失的发生，保障本集团资产的安全、会计纪录的基本完善及法规的遵循。有关此次检讨的具体内容，可参见下列「内部监控」一节。

此外，稽核委员会参照定期聘请独立第三者对内部稽核部门进行工作质量评估的国际最佳做法，于 2006 年内对本银行内部稽核部门进行了评估工作。结果显示内部稽核部门已普遍采用了业界公认的做法，惟仍有改善空间。稽核委员会已采纳有关改善建议，并要求内部稽核部门按照有关建议进行整改，以进一步提升其效用。

稽核委员会于 2006 年内共召开 6 次会议，平均出席率达 95%，有关董事的出席率详列如下：

| 董事                   | 出席委员会会议次数  | 出席率  |
|----------------------|------------|------|
| 单伟建先生（委员会主席）         | 6 次中出席 6 次 | 100% |
| 周载群先生                | 6 次中出席 6 次 | 100% |
| 冯国经博士                | 6 次中出席 5 次 | 83%  |
| 高铭胜先生 <sup>(注)</sup> | 4 次中出席 4 次 | 100% |
| 董建成先生                | 6 次中出席 5 次 | 83%  |
| 童伟鹤先生                | 6 次中出席 6 次 | 100% |
| 杨曹文梅女士               | 6 次中出席 6 次 | 100% |

注：高铭胜先生于 2006 年 3 月 23 日获委任为稽核委员会成员。

### 提名及薪酬委员会

提名及薪酬委员会现时成员共 6 名，由 2 名非执行董事及 4 名独立非执行董事组成，独立非执行董事占委员会成员的三分之二，委员会主席由副董事长孙昌基先生担任。

该委员会负责协助董事会对本银行及其附属公司在以下方面（但不仅限于以下方面）实现监控职责：

- 本集团的人力资源战略和薪酬战略；
- 董事、董事会附属委员会成员、及由董事会不时指定的高级管理人员的筛选和提名；
- 董事和各委员会的结构、规模、组成（包括成员的技能、经验和知识）；
- 董事、各委员会成员和高级管理人员的薪酬；及
- 董事会及各委员会的有效性。

## 公司治理（续）

### 提名及薪酬委员会（续）

该委员会于 2006 年内的工作主要包括：

- 审议执行董事及指定高级管理人员 2005 年度的绩效考核结果；
- 审议本集团（含指定高级管理人员）2005 年度花红发放方案及 2006 年度薪酬调整方案；
- 审议 2006 年度本集团主要绩效指标及指定高级管理人员绩效考核指标；
- 审议本集团的中期人力资源策略及执行有关策略的具体行动计划；
- 审议《中银香港高层岗位接班政策》、《高级管理人员的绩效考核办法》、《员工行为守则》、《薪酬架构调整方案》等重要人事政策；
- 组织董事会及各附属委员会的自我评估，汇报及分析评估的结果，并就此向董事会提出建议，以进一步完善董事会及各附属委员会的职能及效益；及
- 处理有关本集团内主要附属公司委任独立非执行董事的事宜。

根据本银行于 2005 年采纳的《董事薪酬政策》，提名及薪酬委员会在建议董事会成员的袍金水平时，须参考同类型业务或规模公司的袍金水平，及董事会和附属委员会的工作性质及工作量（包括会议次数及议程内容），以达到合理的补偿水平。**任何董事会成员均不得参与厘定其个人的特定薪酬待遇。**每位董事于 2006 年度的具体薪酬资料已详列于本年报附注 19。本银行现时的董事袍金水平，包括担任董事会附属委员会成员的额外酬金，载列如下：

|           |               |
|-----------|---------------|
| 董事会：      |               |
| 所有董事      | 每年 200,000 港元 |
| 董事会附属委员会： |               |
| 主席        | 每年 100,000 港元 |
| 其他委员会成员   | 每年 50,000 港元  |

提名及薪酬委员会已获得董事会转授有关职责，负责厘定全体执行董事及指定高级管理人员的特定薪酬待遇，包括非金钱利益、退休金权利等。目前，对于执行董事及指定高级管理人员而言，其薪酬主要由基本薪金、酌情花红及其他非金钱福利构成，而其中酌情花红部分将在很大程度上由本集团及该董事或指定高级管理人员当年的表现所决定。提名及薪酬委员会透过参照董事会不时通过的企业目标，检讨及向董事会建议执行董事及指定高级管理人员的年度绩效目标，按照设定的绩效目标对执行董事及指定高级管理人员进行持续考核，并检讨和审批按表现而厘定的薪酬待遇。

在提名及薪酬委员会于 2005 年采纳的「独立非执行董事的提名及委任程序」的基础上，该委员会制定并通过了「集团内主要附属公司独立非执行董事的提名及委任程序」，使各主要附属公司选聘独立非执行董事的程序进一步规范化，从而增加有关提名及委任事宜的透明度。南商及集友于年内据此分别选聘了合适人选担任其董事会成员。

提名及薪酬委员会于 2006 年内共召开 5 次会议，平均出席率达 93%，有关董事的出席率详列如下：

| 董事           | 出席委员会会议次数  | 出席率  |
|--------------|------------|------|
| 孙昌基先生（委员会主席） | 5 次中出席 5 次 | 100% |
| 李早航先生        | 5 次中出席 5 次 | 100% |
| 冯国经博士        | 5 次中出席 3 次 | 60%  |
| 单伟建先生        | 5 次中出席 5 次 | 100% |
| 董建成先生        | 5 次中出席 5 次 | 100% |
| 杨曹文梅女士       | 5 次中出席 5 次 | 100% |



## 公司治理（续）

### 风险委员会

本银行风险委员会目前成员共4名，由2名非执行董事及2名独立非执行董事组成。为体现最佳公司治理惯例，董事会于2006年3月委任当时的新任独立非执行董事高铭胜先生担任风险委员会主席。

风险委员会负责协助董事会对本银行及其附属公司在以下方面（但不仅限于以下方面）实现监控职责：

建立本集团的风险取向和风险管理战略，确定本集团的风险组合状况；

- 识别、评估、管理本集团不同业务单位面临的重大风险；
- 审查和评估本集团风险管理程式、制度和内部监控的充分性及有效性；
- 审查及监控本集团对风险管理政策、程式、制度及内部监控的遵守情况，包括本集团在开展业务时是否符合审慎、合法及合规的要求；
- 审查和批准本集团高层次的风险管理政策和制度；及
- 审查重大的或高风险的风险承担或交易。

风险委员会在2006年内的主要工作包括：

- 重检风险管理限额；
- 重检《风险管理政策陈述》以及信贷风险、市场风险、操作风险、压力测试等政策；
- 审议通过根据新巴塞尔资本协议在信贷风险及操作风险方面计算最低资本要求的方式，并呈报董事会审批，并审批相关政策；
- 对风险管理架构提出进一步完善的建议；
- 审查重大的或高风险的风险承担或交易；及
- 审阅风险管理报告。

风险委员会于2006年内共召开6次会议，平均出席率达90%，有关董事的出席率详列如下：

| 董事                          | 出席委员会会议次数 | 出席率  |
|-----------------------------|-----------|------|
| 肖钢先生（前委员会主席）                | 2次中出席2次   | 100% |
| 高铭胜先生（委员会主席） <sup>(注)</sup> | 4次中出席4次   | 100% |
| 华庆山先生                       | 6次中出席4次   | 67%  |
| 张燕玲女士                       | 6次中出席5次   | 83%  |
| 童伟鹤先生                       | 6次中出席6次   | 100% |

注：高铭胜先生于2006年3月23日获委任为风险委员会主席，以代替肖钢先生。

### 战略及预算委员会

战略及预算委员会目前成员共5名，由2名非执行董事、2名独立非执行董事及本银行总裁暨执行董事组成。主席由独立非执行董事杨曹文梅女士担任。

该委员会负责协助董事会对本银行及其附属公司在以下方面（但不仅限于以下方面）履行职责：

- 审查及监控本集团的长期战略；
- 审查本集团长期战略的制定程序，确保其已充分考虑到适当范围内的备选方案；
- 按照既定的标准监控本集团长期战略的实施情况，向管理层提供战略方面的指引；
- 就本集团主要投资、资本性支出和战略性承诺向董事会提出建议并监控其执行情况；及
- 审查及监控本集团定期/周期性（包括年度）业务计划和财务预算。

## 公司治理 (续)

### 战略及预算委员会 (续)

战略及预算委员会在本年度指导和监督了管理层对本集团获董事会于2005年通过的2006至2011年业务发展战略的实施,并重点推动制定本集团的重点业务策略,如中国业务、中小企业业务、财富管理业务,财资和司库业务。此外,委员会也审查及监控了本集团2006年的财务预算和业务规划的执行情况,并先行审查和向董事会推荐了管理层提交的本集团2007年度财务预算和业务规划。

战略及预算委员会于2006年内共召开5次会议,平均出席率达92%,有关董事的出席率详列如下:

| 董事             | 出席委员会会议次数 | 出席率  |
|----------------|-----------|------|
| 杨曹文梅女士 (委员会主席) | 5次中出席5次   | 100% |
| 和广北先生          | 5次中出席5次   | 100% |
| 华庆山先生          | 5次中出席4次   | 80%  |
| 周载群先生          | 5次中出席4次   | 80%  |
| 童伟鹤先生          | 5次中出席5次   | 100% |

### 临时委员会

于年内董事会成立了一个临时资讯科技委员会,目的是从战略角度重检本集团资讯科技策略的个别范畴,以确保本集团的业务发展和战略执行有适当的资讯科技基础予以支持。资讯科技委员会由董建成先生担任主席,成员包括李早航先生、高铭胜先生及童伟鹤先生。该委员会已聘请了一间国际知名的专业顾问公司以协助委员会进行有关重检工作。委员会预期可于2007年上半年完成有关重检工作,并向董事会提交其报告。

### 董事的证券交易

本银行已采纳实施了一套《董事证券交易守则》以规范董事就本银行证券的交易事项。经就此事专门征询所有董事,彼等均已确认其于2006年度内严格遵守了前述守则有关条款的规定。

### 外部审计师

根据董事会于2005年采纳的《外部审计师管理政策》,稽核委员会已按该政策内参考国际最佳惯例而制订的原则及标准,对本集团外部审计师罗兵咸永道会计师事务所的独立性、客观性及其审计程序的有效性作出检讨及监察,并满意有关检讨的结果。根据稽核委员会的建议,董事会将向股东建议于2007年度股东周年大会上重新委任罗兵咸永道会计师事务所为本集团审计师;倘获股东授权,董事会将授权稽核委员会厘定罗兵咸永道会计师事务所的酬金。

于2006年度,本集团须向罗兵咸永道会计师事务所支付的费用合共3,600万港元,其中2,800万港元为审计费,而800万港元为其他费用。于2005年度,罗兵咸永道会计师事务所所收取的费用合共3,500万港元,其中2,700万港元为审计费,而800万港元为其他服务的费用。

稽核委员会对2006年度非审计服务并没有影响到罗兵咸永道会计师事务所的独立性感到满意。2006年度非审计服务主要包括税务相关的服务(费用约240万港元)及尽职调查服务(费用约490万港元)。

## 公司治理（续）

### 内部监控

董事会有责任维持本集团的内部监控系统稳健妥善而且有效，以保障本集团的资产。

内部监控系统旨在提供合理（而非绝对）的保证，以防出现严重错漏或损失的情况，并管理（而非完全杜绝）运作系统故障的风险，以及协助达成本集团的目标。除保障本集团资产安全外，亦确保妥善的会计纪录及遵守有关法例及规定。

本集团自 2005 年起即开始实施每年对内部监控系统进行检讨，有关检讨工作是以监管机构及专业团体的指引、定义为基础，根据内部监控环境、风险识别、监控措施、资讯与交流及监控机制的五项内部监控元素进行评估，涵盖所有重要的监控及措施，包括财务、运作及合规、及风险管理功能。有关检讨由本集团内部稽核部门统筹，透过管理层及业务部门的自我评估，内部稽核部门对检讨过程及结果进行独立的检查及后评价工作。有关 2006 年度的检讨结果已向稽核委员会及董事会汇报。

**稽核委员会及董事会确认本集团的内部监控系统能合理地落实各项重大方面的监控措施**，防止严重错漏或损失的发生，保障本集团资产的安全、会计纪录的基本完善及法规的遵循。

此外，本集团已基本建立且落实执行各项监控程序及措施，主要包括：

- 建立了相应的组织架构和各级人员的职、权、责，制定书面的政策和程序，对各单位建立了相互牵制的职能分工，合理地保障本集团的各项资产安全，及内部监控措施的执行，并能在合法合规及风险控制方面经营及运作。
- 管理层制定并持续监察本集团的发展策略、业务计划及财务预算的执行情况，并已设置了会计管理制度，提供衡量财务及营运表现的基础。
- 本集团制定了相应的风险管理政策及人力资源管理政策，对各重大风险类别均设既定单位和人员承担职责及处理程式，在风险的识别、评估及管理范畴，包括信誉、策略、法律、合规、信贷、市场、业务操作、流动性、利率等，均发挥了应有的监控功能（本集团的风险管理管治架构详列于本年报第 212 至第 219 页）。
- 本集团确立的资讯科技管治架构，设有多元化的资讯系统及管理报告，包括各类业务的监察资料、财务资讯、营运表现等，为管理层及业务单位、监管机构等提供衡量及监控的讯息；各单位、层级亦已建立了适当的沟通管道和汇报机制，以确保讯息的交流。
- 本集团的内部稽核部门采用风险为本的评估方法，根据董事会辖下稽核委员会内部审核的年度计划，对财务范畴、各业务领域、各风险类别、职能运作及活动进行独立的检查，直接向稽核委员会提交报告，对须关注的事项及需改善的方面作持续跟进。
- 稽核委员会审阅外部审计师在年度审计中致本集团管理层的报告以及监管机构提出的内部监控建议，并由内部稽核部门持续跟进以确保本集团有计划地实施有关建议，并定期向管理层及稽核委员会报告建议的落实情况。

### 董事关于财务报告书的责任声明

以下声明应与本年报中审计师报告内的审计师责任声明一并阅读。该声明旨在区别董事及审计师在财务报告书方面的责任。

董事须按香港《公司条例》规定编制真实兼公平之财务报告书。除非并不适宜假设本银行及本集团将继续其业务，否则财务报告书必须以持续经营基准编制。董事有责任确保本银行存置的会计纪录，可合理准确披露本银行财务状况以及可确保所编制的财务报告书符合香港《公司条例》的规定。董事亦有责任采取合理可行的步骤，以保护本集团资产，并且防止及揭发欺诈及其他不正常情况。

董事认为于编制载于本年报的财务报告书时，本银行已采用合适的会计政策并贯彻使用，且具有合理及审慎的判断及估计支持，并已遵守所有适用的会计标准。

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## Corporate Governance

The Bank is **committed to maintaining and upholding good corporate governance** in order to protect the interests of shareholders, customers and staff. The Bank abides strictly by the laws and regulations of the jurisdiction where it operates, and observes the guidelines and rules issued by regulatory authorities such as the Hong Kong Monetary Authority and the Hong Kong Securities and Futures Commission. It also keeps its corporate governance system under constant review to ensure that it is in line with international and local best practices.

### Corporate Governance Framework

The **Board is at the core of the Bank's corporate governance framework**, and there is **clear division of responsibilities between the Board and the Management**. The Board is responsible for providing high-level guidance and effective oversight of the Management. Generally, the Board is responsible for:

- formulating the Group's long-term strategy and monitoring the implementation thereof;
- reviewing and approving the annual business plan and financial budget;
- approving the annual, interim and quarterly reports;
- reviewing and monitoring risk management and internal control;
- ensuring good corporate governance and effective compliance; and
- monitoring the performance of the Management.

The Board authorises the Management to execute strategies that have been approved. The Management reports to the Board and is responsible for the day-to-day operation of the Group. **The Board has formulated clear written guidelines, which stipulate the circumstances under which the Management should report to and obtain prior approval from the Board** before making decisions or entering into any commitments on behalf of the Group. The Board will regularly review these guidelines.

To avoid the concentration of power in any single individual, the **positions of the Chairman and the Chief Executive are held by two different individuals. Their roles are distinct and are clearly established and stipulated in the Board's Mandate**. In short, the Chairman is responsible for ensuring that the Board properly discharges its responsibilities and conforms to good corporate governance practices and procedures. As the Chairman of the Board, he is also responsible for making sure that all Directors are properly briefed on issues arising at the board meetings, and that all Directors receive accurate, timely and clear information. The Chief Executive is responsible for providing leadership for the whole Management and implementing the important policies and development strategies approved by the Board.

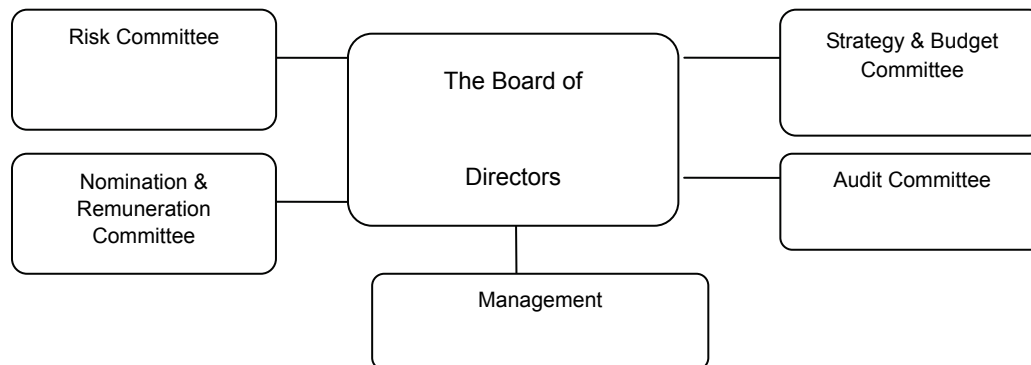
Taking into consideration market practices and international best practices in corporate governance, **the Board has established four standing Board Committees** to assist it in carrying out its responsibilities. They are the Audit Committee, Nomination and Remuneration Committee, Risk Committee, and Strategy and Budget Committee. Should the need arise, the Board will authorise an independent board committee comprising all the independent non-executive Directors to review, approve and monitor connected transactions (including the continuing connected transactions) that should be approved by the Board.

**Each of the Board Committees has a well-defined mandate**. They make recommendations to the Board on relevant matters within their terms of reference, or make decisions under appropriate circumstances in accordance with the power delegated by the Board. **A secretarial department is assigned to provide support services to each Board Committee so that it can discharge its responsibilities properly and effectively**. The Board and Board Committees will participate in the annual performance appraisal of the secretarial departments to ensure the support services provided by these departments are adequate and of good quality. According to their mandates, **the Board and the Board Committees will review and evaluate their respective work process and effectiveness annually, with a view to identifying areas for improvement**.

## Corporate Governance (continued)

### Corporate Governance Framework (continued)

The following chart sets out the Bank's corporate governance framework.



The Bank's corporate website ([www.bochk.com](http://www.bochk.com)) contains detailed information on the Bank's corporate governance principles and framework, the compositions of the Board and Board Committees and a summary of their respective terms of reference, shareholders' rights and the Bank's Fair Disclosure Policy.

### Board of Directors

**Non-executive Directors and independent non-executive Directors form the majority of the Board.** This structure ensures the independence and objectivity of the Board's decision-making process as well as the thoroughness and impartiality of the Board's oversight of the Management. The Board acts honestly and in good faith in order to maximise long-term shareholder value and fulfill its corporate responsibility to other stakeholders of the Group. Its decisions are made objectively and in the best interests of the Group.

The Board currently has 13 members, comprising six independent non-executive Directors, six non-executive Directors and one executive Director. Mr. Koh Beng Seng was appointed independent non-executive Director with effect from 23 March 2006. Save as disclosed above, there were no other changes to the composition of the Board in 2006 and up to the date of this report.

**All Directors possess extensive experience in banking and management, and nearly half of them are independent non-executive Directors, of whom several are experts in financial management.** The Board has adopted the "Policy on Independence of Directors", some provisions of which are even more stringent than Rule 3.13 of the Listing Rules. The Bank has received from each of the independent non-executive Directors an annual confirmation of his/her independence by reference to the Policy. On the basis of these confirmations and information available to it, the Bank considers all of them to be independent.

All the existing **non-executive Directors and independent non-executive Directors** of the Bank have been **appointed for a fixed term, with formal letters of appointment** setting out the key terms and conditions of their appointment. The Nomination and Remuneration Committee has established a **written and formal process for the appointment of independent non-executive Directors to ensure that the appointment procedures are standardised, thorough and transparent.**

There is **no relationship (including financial, business, family or other material/relevant relationship(s)) among the Board members.** Messrs. Xiao Gang, Hua Qingshan and Li Zaohang are directors of BOC. Mr. Zhou Zaiqun and Mdm. Zhang Yanling are members of the senior management of BOC. It is expressly provided in the Board's Mandate that, unless permissible under applicable laws or regulations, if a substantial shareholder or Director has a conflict of interest in the matter to be considered by the Board, a Board meeting attended by independent non-executive Directors who have no material interest in the matter shall be held to deliberate on the same.

## Corporate Governance (continued)

### Board of Directors (continued)

The Bank has arranged for **appropriate Directors' Liability Insurance Policy to indemnify the Directors for liabilities arising out of corporate activities**. The coverage and the sum insured under the policy are reviewed annually.

To ensure that newly appointed Directors have adequate understanding of the Bank's business and operation, and to enable current Directors to constantly update their skills and knowledge so that they can continue to offer informed advice and contribute to the Board, the Board enforces a **formal system for the initial induction and ongoing professional development of the Directors**. In 2006, the Board invited a distinguished speaker with extensive experience in capital management to share with the Board members the latest development in capital management for banks under Basel II.

**Seven Board meetings were held during the year with an average attendance rate of 99%**. The meeting schedule had been prepared and approved by the Board in the preceding year. In general, Board agenda and meeting materials are despatched to all Board members for review at least seven days before the meetings. Board agenda is approved by the Chairman following consultation with other Board members and the Management. As a general practice, the Chairman will meet all non-executive Directors (including independent non-executive Directors) in the absence of executive Directors and the Management at least once in a year. This practice has been incorporated in the Working Rules of the Board. Individual attendance records of the Directors in 2006 are set out as follows:

| Director  | Number of Board meetings attended | Attendance rate |
|---|-----------------------------------|-----------------|
| <u>Non-executive Directors</u>                      |                                   |                 |
| Mr. XIAO Gang (Chairman)                            | 7 out of 7                        | 100%            |
| Mr. SUN Changji (Vice Chairman)                     | 7 out of 7                        | 100%            |
| Mr. HUA Qingshan                                    | 7 out of 7                        | 100%            |
| Mr. LI Zaohang                                      | 7 out of 7                        | 100%            |
| Mr. ZHOU Zaiqun                                     | 7 out of 7                        | 100%            |
| Mdm. ZHANG Yanling                                  | 7 out of 7                        | 100%            |
| <u>Independent Non-executive Directors</u>          |                                   |                 |
| Dr. FUNG Victor Kwok King                           | 7 out of 7                        | 100%            |
| Mr. KOH Beng Seng (Note)                            | 6 out of 6                        | 100%            |
| Mr. SHAN Weijian                                    | 6 out of 7                        | 86%             |
| Mr. TUNG Chee Chen                                  | 7 out of 7                        | 100%            |
| Mr. TUNG Savio Wai-Hok                              | 7 out of 7                        | 100%            |
| Mdm. YANG Linda Tsao                                | 7 out of 7                        | 100%            |
| <u>Executive Director</u>                           |                                   |                 |
| Mr. HE Guangbei (Vice Chairman and Chief Executive) | 7 out of 7                        | 100%            |

Note: Mr. Koh Beng Seng was appointed independent non-executive Director on 23 March 2006.

Apart from formal Board meetings and general meetings, there will also be opportunities for the Board and the Management to interact and communicate on relatively less formal occasions. For example, **each year a Board member will be invited to give a talk to the Bank's middle to senior management**. In 2006, Mr. Shan Weijian, Chairman of the Audit Committee and an experienced investment banker, was invited to share with the Bank's executives his knowledge and insights on mergers and acquisitions in the banking industry.

**An off-site event will be held annually to enhance communication among Board members, and between the Board and the Management**. In 2006, the Board went on a trip to Pingyao in Shanxi, the birthplace of China's banking industry. (Note: In the 19<sup>th</sup> Century, Pingyao was a prominent financial centre of China, tantamount to Asia's Wall Street. The founding and success of Pingyao's money exchange shops was based on effective management and corporate governance which closely resembled certain international best practices nowadays. Most strikingly, ownership was separated from management while internal control was emphasised and a performance-based incentive scheme was practised.)

## Corporate Governance (continued)

### Audit Committee

The Audit Committee currently has seven members comprising one non-executive Director and all the six independent non-executive Directors. Independent non-executive Directors make up 86% of the Committee members. The Committee is chaired by Mr. Shan Weijian, an independent non-executive Director.

The Committee assists the Board in fulfilling its oversight role over the Bank and its subsidiaries in, among others, the following areas:

- integrity of financial statements and financial reporting process;
- internal control systems;
- effectiveness of internal audit function and performance appraisal of the head of internal audit;
- appointment of external auditors and assessment of their qualifications, independence and performance and, with authorisation of the Board, determination of their remuneration;
- periodic review and annual audit of the Bank's and the Group's financial statements;
- compliance with applicable accounting standards as well as legal and regulatory requirements on financial disclosures; and
- corporate governance framework of the Group and implementation thereof.

The work performed by the Audit Committee in 2006 included the review and, where applicable, approval of:

- the Bank's Directors' Report and financial statements for the year ended 31 December 2005 that were recommended to the Board for approval;
- the Bank's interim financial statements for the six months ended 30 June 2006 that were recommended to the Board for approval;
- the audit report and report on internal control recommendations submitted by the external auditors, and the on-site examination report issued by regulators;
- the re-appointment of external auditors, the audit fees payable to external auditors for the annual audit, interim review and other non-audit services;
- the Group's internal audit plan for 2006 and key areas identified;
- the deployment of human resources and pay level of the Internal Audit, and the Department's budget for 2006; and
- the 2006 key performance indicators for and 2005 performance appraisal of the Head of Internal Audit.

The “**Policy on Staff Reporting of Irregularities**” adopted by the Board in 2005 has **proved to be effective**. Last year, reports on a number of cases were received and handled satisfactorily through the channels and procedures set out in the said Policy. ,

The Audit Committee conducted an annual review of the effectiveness of the internal control systems of the Group in 2006. This review covered all material controls, including financial, operational and compliance controls as well as risk management. Upon completion of the review, the **Audit Committee considered that the key areas of the Group's internal control systems had been reasonably implemented** to prevent material misstatement or loss, safeguard the Group's assets, maintain appropriate accounting records and ensure compliance with applicable laws and regulations. For detailed information on this topic, please refer to the “Internal Control” section below.

## Corporate Governance (continued)

### Audit Committee (continued)

In addition, in accordance with international best practices, the Audit Committee **engaged an independent third party to conduct a quality assurance review on the Group's internal audit function** during the year. The review found that many **practices adopted by the Internal Audit Department were in line with the industry**. It also came up with some recommendations for further improvement. The Audit Committee agreed to those recommendations and the Internal Audit Department was tasked to implement necessary measures in that regard to further enhance the effectiveness of the Group's internal audit function.

**Six Audit Committee meetings were held during the year with an average attendance rate of 95%**. Individual attendance records of the relevant Directors are set out as follows:

| Director                    | Number of committee meetings attended | Attendance rate |
|-----------------------------|---------------------------------------|-----------------|
| Mr. SHAN Weijian (Chairman) | 6 out of 6                            | 100%            |
| Mr. ZHOU Zaiqun             | 6 out of 6                            | 100%            |
| Dr. FUNG Victor Kwok King   | 5 out of 6                            | 83%             |
| Mr. KOH Beng Seng (Note)    | 4 out of 4                            | 100%            |
| Mr. TUNG Chee Chen          | 5 out of 6                            | 83%             |
| Mr. TUNG Savio Wai-Hok      | 6 out of 6                            | 100%            |
| Mdm. YANG Linda Tsao        | 6 out of 6                            | 100%            |

Note: Mr. Koh Beng Seng was appointed a member of the Audit Committee on 23 March 2006.

### Nomination and Remuneration Committee

The Nomination and Remuneration Committee currently has six members comprising two non-executive Directors and four independent non-executive Directors. The independent non-executive Directors represent two-thirds of the Committee members. The Committee is chaired by Mr. Sun Changji, Vice-chairman of the Board.

The Committee assists the Board in fulfilling its oversight role over the Bank and its subsidiaries in, among others, the following areas:

- overall human resources and remuneration strategies of the Group;
- selection and nomination of Directors, Board Committee members and certain senior executives as designated by the Board from time to time;
- structure, size and composition (including skills, experience and knowledge) of Directors and Board Committee members;
- remuneration of Directors, Board Committee members and senior management; and
- effectiveness of the Board and Board Committees.

The work performed by the Committee in 2006 included the review and, where applicable, approval of:

- performance appraisal of the executive Director and designated senior executives for year 2005;
- proposal on staff bonus for year 2005 and salary adjustment for year 2006 for the Group, including the designated senior executives;
- key performance indicators of the Group and the designated senior executives for year 2006;
- medium-term human resources strategies of the Group and the action plan for implementing these strategies;
- important human resources policies such as the "Succession Policy for the Senior Positions of BOCHK", the "Performance Evaluation Method for the Executives Directly Supervised by the Board", "Staff Code of Conduct", the "Reform of Compensation Structure" and so on;



## Corporate Governance (continued)

### Nomination and Remuneration Committee (continued)

- reports on self-evaluation of the Board and Board Committees, which were organised and analysed by the Committee. The Committee also made recommendations to the Board regarding the results of the self-evaluation, with a view to further enhancing the role and effectiveness of the Board and Board Committees; and
- matters relating to the appointment of independent non-executive Directors to the boards of certain major subsidiaries of the Group.

Pursuant to the “**Policy on Directors’ Remuneration**” adopted by the Bank in 2005, in recommending the remuneration of Directors, the Committee makes reference to companies of comparable business type or scale, and the nature and quantity of work at both Board and Board Committee levels (including frequency of meetings and nature of agenda items) in order to compensate Directors reasonably for their time and efforts spent. **No individual Director is allowed to participate in the procedures for deciding his/her individual remuneration package.** Information relating to the remuneration of each Director for 2006 is set out in Note 19 of the 2006 Annual Report. The present scale of Director’s fees, including additional fees for membership of Board Committees, is given below:

|                         |                  |
|-------------------------|------------------|
| Board of Directors :    |                  |
| All Directors           | HK\$200,000 p.a. |
| Board Committees :      |                  |
| Chairman                | HK\$100,000 p.a. |
| Other Committee members | HK\$50,000 p.a.  |

The **Nomination and Remuneration Committee** also has the delegated responsibility to **determine the specific remuneration packages of the executive Director and designated senior executives**, including benefits in kind, pension rights, etc. Currently the principal components of the Bank’s remuneration packages for the executive Director and designated senior executives include basic salary, discretionary bonus and other benefits in kind. A significant portion of the executive Director’s or designated senior executives’ discretionary bonus is based on the Group’s and the individual’s performance during the year. The Committee reviews and recommends to the Board the annual performance targets for the executive Director and designated senior executives by reference to the corporate goals and objectives approved by the Board from time to time. The Committee also reviews the performance of the executive Director and designated senior executives against the targets set on an ongoing basis, and reviews and approves their specific performance-based remuneration.

Based on the “Procedures for the Nomination and Appointment of Independent Non-executive Directors of the Bank” adopted by the Committee in 2005, the Committee reviewed and approved the “**Procedures for the Nomination and Appointment of Independent Non-executive Directors for major subsidiaries in the Group**”, thus further formalising the procedures for the nomination and appointment of independent non-executive directors of the major subsidiaries and enhancing the transparency of the same. Pursuant to such procedures, appropriate candidates were identified and appointed as independent non-executive directors to the boards of Nanyang and Chiyu respectively in 2006.

**Five Nomination and Remuneration Committee meetings were held during the year with an average attendance rate of 93%.**

Individual attendance records of the relevant Directors are set out as follows:

| Director                   | Number of committee meetings attended | Attendance rate |
|----------------------------|---------------------------------------|-----------------|
| Mr. SUN Changji (Chairman) | 5 out of 5                            | 100%            |
| Mr. LI Zaohang             | 5 out of 5                            | 100%            |
| Dr. FUNG Victor Kwok King  | 3 out of 5                            | 60%             |
| Mr. SHAN Weijian           | 5 out of 5                            | 100%            |
| Mr. TUNG Chee Chen         | 5 out of 5                            | 100%            |
| Mdm. YANG Linda Tsao       | 5 out of 5                            | 100%            |

## Corporate Governance (continued)

### Risk Committee

The Risk Committee currently has four members, of whom two are non-executive Directors and two are independent non-executive Directors. To be in line with the best corporate governance practices, in March 2006, the Board appointed Mr. Koh Beng Seng, the then newly appointed independent non-executive Director, as the Chairman of the Risk Committee.

The Committee assists the Board in fulfilling its oversight role over the Bank and its subsidiaries in, among others, the following areas:

- formulation of the risk appetite and risk management strategy of the Group, and determination of the Group's risk profile;
- identification, assessment and management of material risks faced by the various business units of the Group;
- review and assessment of the adequacy and effectiveness of the Group's risk management process, system and internal control;
- review and monitoring of the Group's compliance with the risk management policies, process, system and internal control, including the Group's compliance with requirements of prudence and laws and regulations in business development;
- review and approval of high-level risk-related policies of the Group; and
- review of significant or high risk exposures and transactions.

The work performed by the Committee in 2006 included the following:

- review of risk management limits;
- review of Risk Management Policy Statement, and a range of risk management policies covering credit risk, market risk, operational risk and stress testing;
- review and recommendation to the Board of the proposed approach to calculate minimum capital charge for credit and operational risks under Basel II, and the approval of the policies relating thereto;
- recommendations to the Board for further enhancing the Group's risk management framework and structure;
- review of significant or high risk exposures and transactions; and
- review of periodic risk management reports.

**Six Risk Committee meetings were held during the year with an average attendance rate of 90%.** Individual attendance records of the relevant Directors are set out as follows:

| Director                               | Number of committee meetings attended | Attendance rate |
|--|---------------------------------------|-----------------|
| Mr. XIAO Gang (former Chairman) (Note) | 2 out of 2                            | 100%            |
| Mr. KOH Beng Seng (Chairman) (Note)    | 4 out of 4                            | 100%            |
| Mr. HUA Qingshan                       | 4 out of 6                            | 67%             |
| Mdm. ZHANG Yanling                     | 5 out of 6                            | 83%             |
| Mr. TUNG Savio Wai-Hok                 | 6 out of 6                            | 100%            |

Note: Mr. Koh Beng Seng was appointed as the Chairman of the Risk Committee in the place of Mr. Xiao Gang with effect from 23 March 2006.

### Strategy and Budget Committee

The Strategy and Budget Committee currently comprises five members, of whom two are non-executive Directors, two are independent non-executive Directors, and one is the Chief Executive and executive Director. The Committee is chaired by Mdm. Linda Tsao Yang, an independent non-executive Director.

## Corporate Governance (continued)

### Strategy and Budget Committee (continued)

The Committee assists the Board in fulfilling its oversight role over the Bank and its subsidiaries in, among others, the following areas:

- review and monitoring of the Group's long term strategy;
- review of the process for formulating the Group's long term strategy to ensure that it is sufficiently robust to take into account the appropriate range of alternatives;
- monitoring of the implementation of the Group's long term strategy through agreed metrics and offering of strategic guidance to the Management;
- making of recommendations to the Board on the major investments, capital expenditure and strategic commitments of the Group and monitoring of the implementation of the same; and
- review and monitoring of the Group's regular/periodic (including annual) business plan and financial budget.

During the year, the Strategy and Budget Committee guided and monitored the Management's implementation of the Group's 2006-2011 Strategic Plan as approved by the Board in 2005. The Committee also played a prominent role in driving the formulation of the Group's key business strategies, including those for the development of China business, SME business, wealth management business, global market business and treasury business. The Committee monitored the implementation of the Group's budget and business plan for 2006. In planning for 2007, the Committee reviewed and endorsed the Group's 2007 financial budget and business plan, and recommended the same to the Board for approval.

**Five Strategy and Budget Committee meetings were held during the year with an average attendance rate of 92%.** Individual attendance records of the relevant Directors are set out as follows:

| Director                         | Number of committee meetings attended | Attendance rate |
|----------------------------------|---------------------------------------|-----------------|
| Mdm. YANG Linda Tsao (Chairlady) | 5 out of 5                            | 100%            |
| Mr. HE Guangbei                  | 5 out of 5                            | 100%            |
| Mr. HUA Qingshan                 | 4 out of 5                            | 80%             |
| Mr. ZHOU Zaiqun                  | 4 out of 5                            | 80%             |
| Mr. TUNG Savio Wai-Hok           | 5 out of 5                            | 100%            |

### Ad Hoc Committee

The Board established an ad hoc IT Committee during the year to conduct a high level review of specified aspects of the Group's IT strategies to ensure that the Group's business and the implementation of its business strategy is/will be supported by appropriate IT. The Committee is chaired by Mr. Tung Chee Chen and members of the Committee comprise of Mr. Li Zaohang, Mr. Koh Beng Seng and Mr. Tung Savio Wai-hok. A reputable international consultant has been engaged to assist the Committee in its review. The Committee expects to conclude its review and submit a final report to the Board in the first half of 2007.

### Directors' Securities Transactions

The Bank has adopted the "Code for Securities Transactions by Directors" to govern securities transactions by Directors. The Bank had made specific enquiry of all Directors, who confirmed that they had complied with the standards set out in the said Code throughout year 2006.

## Corporate Governance (continued)

### External Auditors

Pursuant to the “Policy on External Auditors” approved by the Board in 2005, the **Audit Committee** reviewed and monitored and **was satisfied with the independence and objectivity of PricewaterhouseCoopers**, the Group’s external auditors, **and the effectiveness of their audit procedures**, based on the principles and standards set out in the policy that were in line with international best practices. Upon the recommendation of the Audit Committee, the Board will propose that PricewaterhouseCoopers be re-appointed as auditors of the Group at the Bank’s 2007 annual general meeting. Subject to authorisation by the shareholders, the Board will authorise the Audit Committee to determine the remuneration of PricewaterhouseCoopers.

For 2006, the fee charged by PricewaterhouseCoopers was HK\$36 million, of which HK\$28 million was for audit services and HK\$8 million was related to other services. For 2005, the fee charged by PricewaterhouseCoopers was HK\$35 million, of which HK\$27 million was for audit services and HK\$8 million related to other services.

The Audit Committee was satisfied that the non-audit services did not affect the independence of PricewaterhouseCoopers. The non-audit service fees paid to PricewaterhouseCoopers in 2006 comprised mainly the tax-related services fee of HK\$2.4 million and the due diligence fee of HK\$4.9 million.

### Internal Control

The Board has the responsibility to ensure that the Group maintains sound and effective internal controls to safeguard the Group’s assets.

The internal control system is designed to provide reasonable, but not absolute, assurance against material misstatement or loss; to manage rather than completely eliminate the risk of system failure; and to assist in the achievement of the Group’s objectives. In addition to safeguarding the Group’s assets, it also ensures the maintenance of proper accounting records and compliance with relevant laws and regulations.

Starting from 2005, the Group conducts an annual review of the effectiveness of its internal control systems covering all material controls, including financial, operational and compliance controls as well as risk management. The review is conducted by making reference to the guidelines and definitions given by the regulatory and professional bodies for the purpose of assessing five different internal control elements, namely, the control environment, risk assessment, control activities, information and communication, and monitoring. The assessment covers all the major internal controls and measures, including financial, operational and compliance controls as well as risk management functions. The annual review is coordinated by the Group’s Internal Audit, which, after the Management and various business departments have performed their self-assessment, will carry out an independent examination and other post-assessment work on the review process and results. The results of the 2006 review have been reported to the Audit Committee and the Board.

**The Audit Committee and the Board considered that the key areas of the Group’s internal control systems were reasonably implemented** to prevent material misstatement or loss, safeguard the Group’s assets, maintain appropriate accounting records and ensure compliance with applicable laws and regulations.

## Corporate Governance (continued)

### Internal Control (continued)

The key procedures that the Group has essentially established and implemented to provide internal controls are summarised as follows:

- With a management that functions under a rational organisational structure and whose authority and responsibility are clearly delineated, the Group has formulated policies and procedures to ensure reasonable checks and balances for all the operating units, reasonable safeguard for the Group's assets, the implementation of internal controls and adherence to relevant laws and regulations and risk management in its operations.
- The Management draws up and continuously monitors the implementation of the Group's strategies, business plans and financial budgets. The accounting and management systems that are in place provide the basis for evaluating financial and operational performance.
- The Group has various risk management and human resources policies. There are specific units and personnel that are responsible for identifying, assessing and managing all the major risks. These include reputation, strategic, legal, compliance, credit, market, operational, liquidity and interest rate risks. (The Group's risk management governance structure is given on page 212 to page 219 in this Annual Report.)
- The Group has established an information technology governance structure that produces a range of reports on information systems and management, including information on the monitoring of various business units, financial information and operating performance. Such information facilitates the Management, business units and the regulatory bodies in assessing and monitoring the Group's operation and performance. Proper communication channels and reporting mechanisms are in place at various business units and levels to facilitate exchange of information.
- Pursuant to a risk-based approach and in accordance with the internal audit plan approved by the Audit Committee, the Group's Internal Audit conducts independent reviews on such aspects as financial activities, various business units, various kinds of risks, operations and activities. Audit reports are submitted directly to the Audit Committee. Internal Audit will closely follow up on the items that require attention and put forward recommendations for improvement.
- The Audit Committee reviews the reports submitted by external auditors to the Group's Management in connection with the annual audit as well as the recommendations made by regulatory bodies on internal control. Internal Audit will follow up on the same to ensure timely implementation of the recommendations, and will also periodically report the status of the implementation to the Management and the Audit Committee.

### Directors' Responsibility Statement in relation to Financial Statements

The following statement should be read in conjunction with the auditors' statement of their responsibilities as set out in the auditors' report contained in this Annual Report. The statement is made with a view to distinguishing for shareholders the respective responsibilities of the Directors and of the auditors in relation to the financial statements.

The Directors are required by the Hong Kong Companies Ordinance to prepare financial statements, which give a true and fair view of the state of affairs of the Bank. The financial statements should be prepared on a going concern basis unless it is not appropriate to do so. The Directors have responsibility for ensuring that the Bank keeps accounting records which disclose with reasonable accuracy at any time the financial position of the Bank and which enable them to ensure that the financial statements comply with the requirements of the Hong Kong Companies Ordinance. The Directors also have general responsibilities for taking such steps as are reasonably open to them to safeguard the assets of the Group and to prevent and detect fraud and other irregularities.

The Directors consider that in preparing the financial statements contained in this Annual Report, the Bank has adopted appropriate accounting policies which have been consistently applied with the support of reasonable and prudent judgements and estimates, and that all accounting standards which they consider to be applicable have been followed.

## 独立审计师报告

### 致中国银行（香港）有限公司股东

(于香港注册成立的有限公司)

本审计师(以下简称「我们」)已审核刊载于第 29 至 202 页中国银行（香港）有限公司的综合财务报表，此综合财务报表包括于二零零六年十二月三十一日贵银行及贵集团的资产负债表与截至该日止年度的综合收益表、贵银行及贵集团的权益变动表和综合现金流量表，以及重大会计政策摘要及其他附注解释。

#### 董事就财务报表须承担的责任

董事须负责根据香港会计师公会颁布的香港财务报告准则及香港《公司条例》编制及真实而公平地列报该等财务报表。这责任包括设计、实施及维护与编制及真实而公平地列报财务报表相关的内部控制，以使财务报表不存在由于欺诈或错误而导致的重大错误陈述；选择和应用适当的会计政策；及按情况下作出合理的会计估计。

#### 审计师的责任

我们的责任是根据我们的审核对该等财务报表作出意见并按照香港《公司条例》第 141 条仅向整体股东报告，除此之外本报告别无其他目的。我们不会就本报告的内容向任何其他人士负上或承担任何责任。

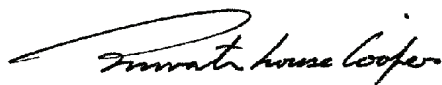
我们已根据香港会计师公会颁布的香港审计准则进行审核。这些准则要求我们遵守道德规范，并规划及执行审核，以合理确定此等财务报表是否不存有任何重大错误陈述。

审核涉及执行程序以获取有关财务报表所载金额及披露资料的审核凭证。所选定的程序取决于审计师的判断，包括评估由于欺诈或错误而导致财务报表存有重大错误陈述的风险。在评估该等风险时，审计师考虑与该公司编制及真实而公平地列报财务报表相关的内部控制，以设计适当的审核程序，但并非为对公司的内部控制的效能发表意见。审核亦包括评价董事所采用的会计政策的合适性及所作出的会计估计的合理性，以及评价财务报表的整体列报方式。

我们相信，我们所获得的审核凭证是充足和适当地为我们的审核意见提供基础。

#### 意见

我们认为，该等综合财务报表已根据香港财务报告准则真实而公平地反映贵银行及贵集团于二零零六年十二月三十一日的事务状况及贵集团截至该日止年度的利润及现金流量，并已按照香港《公司条例》妥为编制。



罗兵咸永道会计师事务所  
执业会计师

香港，2007 年 3 月 22 日

## **INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF BANK OF CHINA (HONG KONG) LIMITED**

(incorporated in Hong Kong with limited liability)

We have audited the consolidated financial statements of Bank of China (Hong Kong) Limited (the "Bank") and its subsidiaries (together, the "Group") set out on pages 29 to 202, which comprise the consolidated and Bank balance sheets as at 31 December 2006, and the consolidated income statement, statements of changes in equity of the Bank and the Group and the consolidated cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### **Directors' responsibility for the financial statements**

The directors of the Bank are responsible for the preparation and the true and fair presentation of these consolidated financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants and the Hong Kong Companies Ordinance. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### **Auditor's responsibility**

Our responsibility is to express an opinion on these consolidated financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with section 141 of the Hong Kong Companies Ordinance and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

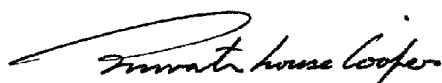
We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and true and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

In our opinion, the consolidated financial statements give a true and fair view of the state of the Bank and the Group's affairs as at 31 December 2006 and of the Group's profit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards and have been properly prepared in accordance with the Hong Kong Companies Ordinance.



**PricewaterhouseCoopers**  
Certified Public Accountants

Hong Kong, 22 March 2007

## 综合收益账

截至 12 月 31 日止年度

## Consolidated Income Statement

For the year ended 31 December

|                            |  | 附注<br>Notes | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
|----------------------------|--|-------------|-------------------------|-------------------------|
| 利息收入                       | Interest income  |             | 39,856                  | 25,875                  |
| 利息支出                       | Interest expense   |             | (24,571)                | (13,106)                |
| <b>净利息收入</b>               | <b>Net interest income</b>   | 5           | <b>15,285</b>           | 12,769                  |
| 服务费及佣金收入                   | Fees and commission income   |             | 5,186                   | 4,110                   |
| 服务费及佣金支出                   | Fees and commission expenses   |             | (1,259)                 | (1,055)                 |
| <b>净服务费及佣金收入</b>           | <b>Net fees and commission income</b>  | 6           | <b>3,927</b>            | 3,055                   |
| 净交易性收入                     | Net trading income   | 7           | 1,467                   | 1,755                   |
| 证券投资之净亏损                   | Net loss on investments in securities  | 8           | (5)                     | (96)                    |
| 其他经营收入                     | Other operating income   | 9           | 326                     | 485                     |
| <b>提取贷款减值准备前之总经营收入</b>     | <b>Total operating income before loan impairment allowances</b>              |             | <b>21,000</b>           | 17,968                  |
| 贷款减值准备拨回                   | Reversal of loan impairment allowances                                       | 10          | 1,790                   | 2,645                   |
| <b>净经营收入</b>               | <b>Net operating income</b>  |             | <b>22,790</b>           | 20,613                  |
| 经营支出                       | Operating expenses   | 11          | (6,495)                 | (5,730)                 |
| <b>经营溢利</b>                | <b>Operating profit</b>  |             | <b>16,295</b>           | 14,883                  |
| 出售 / 重估物业、厂房及设备之净(亏损) / 收益 | Net (loss)/gain from disposal/revaluation of properties, plant and equipment | 12          | (12)                    | 84                      |
| 出售 / 公平值调整投资物业之净收益         | Net gain from disposal of/fair value adjustments on investment properties    | 13          | 605                     | 1,396                   |
| 应占联营公司之溢利扣减亏损              | Share of profits less losses of associates                                   |             | 5                       | 4                       |
| <b>除税前溢利</b>               | <b>Profit before taxation</b>  |             | <b>16,893</b>           | 16,367                  |
| 税项                         | Taxation   | 14          | (2,858)                 | (2,711)                 |
| <b>年度溢利</b>                | <b>Profit for the year</b>   |             | <b>14,035</b>           | 13,656                  |
| <b>应占溢利:</b>               | <b>Attributable to:</b>  |             |                         |                         |
| 本银行股东权益                    | Equity holders of the Bank   | 15          | 13,844                  | 13,492                  |
| 少数股东权益                     | Minority interests   |             | 191                     | 164                     |
|                            |  |             | <b>14,035</b>           | <b>13,656</b>           |
| <b>股息</b>                  | <b>Dividends</b>   | 16          | <b>9,298</b>            | 8,264                   |

第 37 页至第 202 页之附注属本财务报表之组成部分。 The notes on pages 37 to 202 are an integral part of these financial statements.



**綜合資產負債表**

于 12 月 31 日

**Consolidated Balance Sheet**

As at 31 December

|                         |  | 附注<br>Notes | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
|-------------------------|--|-------------|-------------------------|-------------------------|
| <b>资产</b>               | <b>ASSETS</b>  |             |                         |                         |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                            | 20          | 30,973                  | 30,703                  |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                   | 21          | 130,636                 | 125,662                 |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss  | 23          | 13,194                  | 12,009                  |
| 衍生金融工具                  | Derivative financial instruments   | 24          | 7,393                   | 5,184                   |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                    |             | 34,750                  | 32,630                  |
| 贷款及其他账项                 | Advances and other accounts  | 25          | 352,844                 | 338,394                 |
| 证券投资                    | Investment in securities   |             |                         |                         |
| - 可供出售证券                | - Available-for-sale securities  | 27          | 100,389                 | 52,243                  |
| - 持有至到期日证券              | - Held-to-maturity securities  | 28          | 165,588                 | 178,521                 |
| - 贷款及应收款                | - Loans and receivables  | 29          | 36,114                  | 13,080                  |
| 联营公司权益                  | Interests in associates  | 31          | 60                      | 61                      |
| 物业、厂房及设备                | Properties, plant and equipment  | 32          | 19,735                  | 18,316                  |
| 投资物业                    | Investment properties  | 33          | 7,481                   | 7,539                   |
| 递延税项资产                  | Deferred tax assets  | 39          | 2                       | 4                       |
| 其他资产                    | Other assets   | 34          | 14,630                  | 7,755                   |
| 资产总额                    | Total assets   |             | <b>913,789</b>          | <b>822,101</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  | 35          | 34,750                  | 32,630                  |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |             | 49,034                  | 40,655                  |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | 36          | 12,629                  | 7,924                   |
| 衍生金融工具                  | Derivative financial instruments   | 24          | 4,052                   | 4,193                   |
| 客户存款                    | Deposits from customers  | 37          | 695,616                 | 633,100                 |
| 发行之存款证                  | Certificates of deposit issued   |             |                         |                         |
| - 按公允价值变化计入损益           | - at fair value through profit or loss   |             | 2,498                   | 3,829                   |
| - 按摊销成本                 | - at amortised cost  |             | -                       | 136                     |
| 本年税项负债                  | Current tax liabilities  |             | 1,128                   | 889                     |
| 递延税项负债                  | Deferred tax liabilities   | 39          | 3,391                   | 3,055                   |
| 其他账项及准备                 | Other accounts and provisions  | 40          | 30,271                  | 20,865                  |
| 负债总额                    | Total liabilities  |             | <b>833,369</b>          | <b>747,276</b>          |

## 综合资产负债表（续） Consolidated Balance Sheet (continued)

于 12 月 31 日

As at 31 December

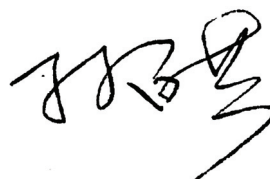
|              |   | 附注<br>Notes | 2006            | 2005            |
|--------------|---|-------------|-----------------|-----------------|
|              |   |             | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| <b>资本</b>    | <b>EQUITY</b>   |             |                 |                 |
| 股本           | Share capital   | 41          | <b>43,043</b>   | 43,043          |
| 储备           | Reserves  | 42          | <b>35,958</b>   | 30,484          |
| 本银行股东应占股本和储备 | Capital and reserves attributable to the equity holders of the Bank |             | <b>79,001</b>   | 73,527          |
| 少数股东权益       | Minority interests  |             | <b>1,419</b>    | 1,298           |
| 资本总额         | Total equity  |             | <b>80,420</b>   | 74,825          |
| 负债及资本总额      | Total liabilities and equity  |             | <b>913,789</b>  | 822,101         |

第 37 页至第 202 页之附注属本财务报表之组 成部分。  
The notes on pages 37 to 202 are an integral part of these financial statements.


经董事会于 2007 年 3 月 22 日通过核准并由以下人士代表签署：  
Approved by the Board of Directors on 22 March 2007 and signed on behalf of the Board by:



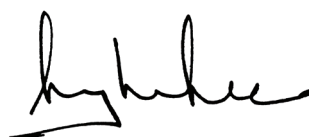
肖钢 XIAO Gang  
董事 Director



孙昌基 SUN Changji  
董事 Director



和广北 HE Guangbei  
董事 Director



李永鸿 LEE Wing Hung  
财务总监 Chief Financial Officer

**资产负债表**

于 12 月 31 日

**Balance Sheet**

As at 31 December

|                             |   | 附注<br>Notes | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
|-----------------------------|---|-------------|-------------------------|-------------------------|
| <b>资产</b>                   | <b>ASSETS</b>   |             |                         |                         |
| 库存现金及在银行及其他金融机<br>构的结余      | Cash and balances with banks and other financial<br>institutions                            | 20          | <b>29,356</b>           | 29,406                  |
| 银行及其他金融机构存款                 | Placements with banks and other financial institutions                                      | 21          | <b>93,876</b>           | 89,478                  |
| 交易性证券及公允价值变化计入损<br>益的其他金融资产 | Trading securities and other financial instruments at<br>fair value through profit or loss  | 23          | <b>10,548</b>           | 9,349                   |
| 衍生金融工具                      | Derivative financial instruments  | 24          | <b>7,092</b>            | 4,818                   |
| 香港特别行政区政府负债证明书              | Hong Kong SAR Government certificates of<br>indebtedness                                    |             | <b>34,750</b>           | 32,630                  |
| 贷款及其他账项                     | Advances and other accounts   | 25          | <b>293,296</b>          | 281,842                 |
| 证券投资                        | Investment in securities  |             |                         |                         |
| - 可供出售证券                    | - Available-for-sale securities   | 27          | <b>97,514</b>           | 50,119                  |
| - 持有至到期日证券                  | - Held-to-maturity securities   | 28          | <b>146,473</b>          | 158,571                 |
| - 贷款及应收款                    | - Loans and receivables   | 29          | <b>30,750</b>           | 8,414                   |
| 附属公司权益                      | Interests in subsidiaries   | 30          | <b>12,857</b>           | 12,904                  |
| 联营公司权益                      | Interests in associates   | 31          | <b>26</b>               | 28                      |
| 物业、厂房及设备                    | Properties, plant and equipment   | 32          | <b>15,258</b>           | 13,900                  |
| 投资物业                        | Investment properties   | 33          | <b>6,992</b>            | 6,920                   |
| 其他资产                        | Other assets  | 34          | <b>14,095</b>           | 8,457                   |
| 资产总额                        | Total assets  |             | <b>792,883</b>          | 706,836                 |
| <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   | 35          | <b>34,750</b>           | 32,630                  |
| 银行及其他金融机构之存款及结<br>余         | Deposits and balances of banks and other financial<br>institutions                          |             | <b>47,970</b>           | 40,054                  |
| 交易性负债及公允价值变化计入损<br>益的其他金融工具 | Trading liabilities and other financial instruments at fair<br>value through profit or loss | 36          | <b>9,111</b>            | 4,343                   |
| 衍生金融工具                      | Derivative financial instruments  | 24          | <b>3,854</b>            | 3,899                   |
| 客户存款                        | Deposits from customers   | 37          | <b>593,850</b>          | 535,256                 |
| 发行之存款证                      | Certificates of deposit issued  |             |                         |                         |
| - 按公允价值变化计入损益               | - at fair value through profit or loss  |             | <b>2,062</b>            | 2,975                   |
| 本年税项负债                      | Current tax liabilities   |             | <b>921</b>              | 710                     |
| 递延税项负债                      | Deferred tax liabilities  | 39          | <b>2,850</b>            | 2,517                   |
| 其他账项及准备                     | Other accounts and provisions   | 40          | <b>24,995</b>           | 16,261                  |
| 负债总额                        | Total liabilities   |             | <b>720,363</b>          | 638,645                 |

资产负债表 (续)

Balance Sheet (continued)

于 12 月 31 日

As at 31 December

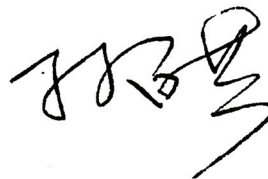
|              |   | 附注<br>Notes | 2006            | 2005            |
|--------------|---|-------------|-----------------|-----------------|
|              |   |             | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| <b>资本</b>    | <b>EQUITY</b>   |             |                 |                 |
| 股本           | Share capital   | 41          | 43,043          | 43,043          |
| 储备           | Reserves  | 42          | 29,477          | 25,148          |
| 本银行股东应占股本和储备 | Capital and reserves attributable to the equity holders of the Bank |             | <u>72,520</u>   | <u>68,191</u>   |
| 负债及资本总额      | Total liabilities and equity  |             | <u>792,883</u>  | <u>706,836</u>  |

第 37 页至第 202 页之附注属本财务报表之组 The notes on pages 37 to 202 are an integral part of these financial statements. 成部分。

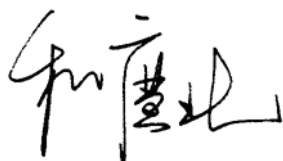
经董事会于 2007 年 3 月 22 日通过 Approved by the Board of Directors on 22 March 2007 and signed on behalf of the Board by: 核准并由以下人士代表签署:



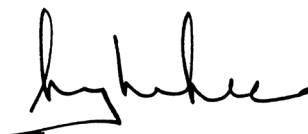
肖钢 XIAO Gang  
董事 Director



孙昌基 SUN Changji  
董事 Director



和广北 HE Guangbei  
董事 Director



李永鸿 LEE Wing Hung  
财务总监 Chief Financial Officer

## 综合权益变动结算表 Consolidated Statement of Changes in Equity

|                        |   | 归属于本银行股东<br>Attributable to equity holders of the Bank |                                    |   |                        |                        |                      |                       |                 |
|------------------------|---|--|------------------------------------|---|------------------------|------------------------|----------------------|-----------------------|-----------------|
|                        |   | 股本   | 房产<br>重估储备                         | 可供出售<br>证券公平值<br>变动储备   | 法定储备*                  | 换算储备                   | 留存盈利                 | 少数股东<br>权益            | 资本总额            |
|                        |   | Share<br>capital                                       | Premises<br>revaluation<br>reserve | Reserve for<br>fair value<br>changes of<br>available-for-<br>sale<br>securities | Regulatory<br>reserve* | Translation<br>reserve | Retained<br>earnings | Minority<br>interests | Total<br>equity |
|                        |   | 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           |
| 于2005年1月1日             | At 1 January 2005   | 43,043   | 2,653                              | -   | 3,410                  | (5)                    | 16,728               | 1,276                 | 67,105          |
| 年度之净溢利                 | Net profit for the year   | -  | -                                  | -   | -                      | -                      | 13,492               | 164                   | 13,656          |
| 货币换算差额                 | Currency translation difference   | -  | -                                  | -   | -                      | 1                      | -                    | -                     | 1               |
| 2004年中期股息              | 2004 interim dividend   | -  | -                                  | -   | -                      | -                      | -                    | (55)                  | (55)            |
| 2005年中期股息              | 2005 interim dividend   | -  | -                                  | -   | -                      | -                      | (8,264)              | (111)                 | (8,375)         |
| 房产重估                   | Revaluation of premises   | -  | 3,287                              | -   | -                      | -                      | -                    | 29                    | 3,316           |
| 因房产出售之转拨               | Release upon disposal of premises   | -  | (269)                              | -   | -                      | -                      | 269                  | -                     | -               |
| 可供出售证券之公平值变化计入股东权益     | Change in fair value of available-for-sale securities taken to equity                                 | -  | -                                  | (293)   | -                      | -                      | -                    | -                     | (293)           |
| 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 | -  | -                                  | 5   | -                      | -                      | (33)                 | -                     | (28)            |
| 因撤销确认可供出售证券之储备转拨       | Release of reserve upon derecognition of available-for-sale securities                                | -  | -                                  | -   | -                      | -                      | (34)                 | -                     | (34)            |
| 由股东权益(计入)/ 贷记递延税项负债    | Release (to)/from deferred tax liabilities  | -  | (506)                              | 43  | -                      | -                      | -                    | (5)                   | (468)           |
| 留存盈利转拨                 | Transfer from retained earnings   | -  | -                                  | -   | 116                    | -                      | (116)                | -                     | -               |
| 于2005年12月31日           | At 31 December 2005   | 43,043   | 5,165                              | (245)   | 3,526                  | (4)                    | 22,042               | 1,298                 | 74,825          |
| 本银行及附属公司               | Bank and subsidiaries   | 43,043   | 5,165                              | (245)   | 3,526                  | (4)                    | 22,071               | -                     | 73,556          |
| 联营公司                   | Associates  | -  | -                                  | -   | -                      | -                      | (29)                 | (29)                  | -               |
|                        |   | 43,043   | 5,165                              | (245)   | 3,526                  | (4)                    | 22,042               | 1,298                 | 74,825          |
| 于2006年1月1日             | At 1 January 2006   | 43,043   | 5,165                              | (245)   | 3,526                  | (4)                    | 22,042               | 1,298                 | 74,825          |
| 年度之净溢利                 | Net profit for the year   | -  | -                                  | -   | -                      | -                      | 13,844               | 191                   | 14,035          |
| 货币换算差额                 | Currency translation difference   | -  | -                                  | -   | -                      | 4                      | -                    | -                     | 4               |
| 2006年中期股息              | 2006 interim dividend   | -  | -                                  | -   | -                      | -                      | (9,298)              | (70)                  | (9,368)         |
| 房产重估                   | Revaluation of premises   | -  | 1,209                              | -   | -                      | -                      | -                    | -                     | 1,209           |
| 因房产出售之转拨               | Release upon disposal of premises   | -  | (55)                               | -   | -                      | -                      | 55                   | -                     | -               |
| 可供出售证券之公平值变化计入股东权益     | Change in fair value of available-for-sale securities taken to equity                                 | -  | -                                  | 99  | -                      | -                      | -                    | 99                    | 99              |
| 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 | -  | -                                  | 50  | -                      | -                      | (247)                | -                     | (197)           |
| 因撤销确认可供出售证券之储备转拨       | Release of reserve upon derecognition of available-for-sale securities                                | -  | -                                  | (1)   | -                      | -                      | (3)                  | -                     | (4)             |
| 由股东权益计入递延税项负债          | Release to deferred tax liabilities   | -  | (165)                              | (18)  | -                      | -                      | -                    | -                     | (183)           |
| 留存盈利转拨                 | Transfer from retained earnings   | -  | -                                  | -   | 95                     | -                      | (95)                 | -                     | -               |
| 于2006年12月31日           | At 31 December 2006   | 43,043   | 6,154                              | (115)   | 3,621                  | -                      | 26,298               | 1,419                 | 80,420          |
| 本银行及附属公司               | Bank and subsidiaries   | 43,043   | 6,154                              | (115)   | 3,621                  | -                      | 26,282               | -                     | 78,985          |
| 联营公司                   | Associates  | -  | -                                  | -   | -                      | -                      | 16                   | 16                    | -               |
|                        |   | 43,043   | 6,154                              | (115)   | 3,621                  | -                      | 26,298               | 1,419                 | 80,420          |

\* 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(包括未来损失或其他不可预期风险)。

\* 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37页至第202页之附注属本财务报表之组成部分。 The notes on pages 37 to 202 are an integral part of these financial statements.

**权益变动结算表**
**Statement of Changes in Equity**

|                            |   | 归属于本银行股东                                   |                                    |   |                        |                      |                 |
|----------------------------|---|--|------------------------------------|---|------------------------|----------------------|-----------------|
|                            |   | Attributable to equity holders of the Bank |                                    |   |                        |                      |                 |
|                            |   | 股本   | 房产<br>重估储备                         | 可供出售<br>证券公平值<br>变动储备   | 法定储备*                  | 留存盈利                 | 资本总额            |
|                            |   | Share<br>capital                           | Premises<br>revaluation<br>reserve | Reserve for<br>fair value<br>changes of<br>available-for-<br>sale<br>securities | Regulatory<br>reserve* | Retained<br>earnings | Total<br>equity |
|                            |   | 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           |
| 于 2005 年 1 月 1 日           | At 1 January 2005   | 43,043                                     | 1,762                              | -   | 2,851                  | 14,210               | 61,866          |
| 年度之净溢利                     | Net profit for the year   | -  | -                                  | -   | -                      | 12,778               | 12,778          |
| 2005 年中期股息                 | 2005 interim dividend   | -  | -                                  | -   | -                      | (8,264)              | (8,264)         |
| 房产重估                       | Revaluation of premises   | -  | 2,519                              | -   | -                      | -                    | 2,519           |
| 因房产出售之转拨                   | Release upon disposal of premises   | -  | (41)                               | -   | -                      | 41                   | -               |
| 可供出售证券之公平值变化计入<br>股东权益     | Change in fair value of available-for-sale<br>securities taken to equity                                    | -  | -                                  | (265)   | -                      | -                    | (265)           |
| 由可供出售证券转至持有至到期<br>日证券产生之摊销 | Amortisation with respect to<br>available-for-sale securities transferred to<br>held-to-maturity securities | -  | -                                  | 5   | -                      | (31)                 | (26)            |
| 因撤销确认可供出售证券之储备<br>转拨       | Release of reserve upon derecognition of<br>available-for-sale securities                                   | -  | -                                  | -   | -                      | (33)                 | (33)            |
| 由股东权益(计入)/ 贷记递延<br>税项负债    | Release (to)/from deferred tax liabilities  | -  | (422)                              | 38  | -                      | -                    | (384)           |
| 留存盈利转拨                     | Transfer from retained earnings   | -  | -                                  | -   | 130                    | (130)                | -               |
| 于 2005 年 12 月 31 日         | At 31 December 2005   | 43,043                                     | 3,818                              | (222)   | 2,981                  | 18,571               | 68,191          |
| 于 2006 年 1 月 1 日           | At 1 January 2006   | 43,043                                     | 3,818                              | (222)   | 2,981                  | 18,571               | 68,191          |
| 年度之净溢利                     | Net profit for the year   | -  | -                                  | -   | -                      | 12,839               | 12,839          |
| 2006 年中期股息                 | 2006 interim dividend   | -  | -                                  | -   | -                      | (9,298)              | (9,298)         |
| 房产重估                       | Revaluation of premises   | -  | 1,081                              | -   | -                      | -                    | 1,081           |
| 因房产出售之转拨                   | Release upon disposal of premises   | -  | (53)                               | -   | -                      | 53                   | -               |
| 可供出售证券之公平值变化计入<br>股东权益     | Change in fair value of available-for-sale<br>securities taken to equity                                    | -  | -                                  | 86  | -                      | -                    | 86              |
| 由可供出售证券转至持有至到期<br>日证券产生之摊销 | Amortisation with respect to<br>available-for-sale securities transferred to<br>held-to-maturity securities | -  | -                                  | 40  | -                      | (222)                | (182)           |
| 由股东权益计入递延税项负债              | Release to deferred tax liabilities   | -  | (183)                              | (14)  | -                      | -                    | (197)           |
| 留存盈利转拨                     | Transfer from retained earnings   | -  | -                                  | -   | 77                     | (77)                 | -               |
| 于 2006 年 12 月 31 日         | At 31 December 2006   | 43,043                                     | 4,663                              | (110)   | 3,058                  | 21,866               | 72,520          |

\* 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(包括未来损失或其他不可预期风险)。

\* 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 37 页至第 202 页之附注属本财务报表之组成部分。 The notes on pages 37 to 202 are an integral part of these financial statements.



## 财务报表附注

## Notes to the Financial Statements

### 1. 主要业务

### 1. Principal activities

本集团主要于香港从事提供银行及相关之金融服务。

The Group is principally engaged in the provision of banking and related financial services in Hong Kong.

本银行是一家于香港成立的有限债务公司。公司注册地址是香港花园道1号中银大厦14楼。

The Bank is a limited liability company incorporated in Hong Kong. The address of its registered office is 14/F, Bank of China Tower, 1 Garden Road, Hong Kong.

### 2. 重大会计政策摘要

### 2. Summary of significant accounting policies

用于编制本综合财务报表之主要会计政策详列如下。除特别注明外，该等会计政策均被一致地应用于所有列示之财务年度中。

The principal accounting policies applied in the preparation of these consolidated financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

#### 2.1 编制基准

#### 2.1 Basis of preparation

本集团之综合财务报表乃按照香港会计师公会颁布之香港财务报告准则（香港财务报告准则为一统称，当中包括所有适用之香港财务报告准则、香港会计准则及诠释）编制，并符合香港公认会计准则及香港公司条例之规定。本财务报表并已完全遵守金管局发出之监管政策手册内有关「本地注册认可机构披露财务资料」要求，及符合香港联合交易所有限公司上市条例有关财务披露之规定。

The consolidated financial statements of the Group have been prepared in accordance with Hong Kong Financial Reporting Standards (HKFRSs is a collective term which includes all applicable individual Hong Kong Financial Reporting Standards, HKASs and Interpretations) issued by the HKICPA, accounting principles generally accepted in Hong Kong and the requirements of the Hong Kong Companies Ordinance. These financial statements also comply with the requirements set out in the guideline on “Financial Disclosure by Locally Incorporated Authorized Institutions” under the Supervisory Policy Manual issued by the HKMA and the applicable disclosure provisions of the Rules Governing the Listing of Securities on the Stock Exchange.

本综合财务报表乃按历史成本法编制，惟就重估可供出售证券、以公允价值变化计入损益的金融资产及金融负债（包括衍生财务工具）、以公开市场价值列账之投资物业及以公开市场价值或重估值扣减累计折旧及累计减值损失后列账之房产作出调整。

The consolidated financial statements have been prepared under the historical cost convention, as modified by the revaluation of available-for-sale securities, financial assets and financial liabilities (including derivative financial instruments) at fair value through profit or loss, investment properties which are carried at open market value and premises which are carried at open market value or revalued amount less accumulated depreciation and accumulated impairment losses.

按照香港财务报告准则编制财务报表时，需采用若干重大之会计估算。管理层亦需于采用本集团之会计政策时作出有关判断。当中涉及高度判断、复杂之范畴、或对综合财务报表而言属重大影响之假设及估算，已载于附注3。

The preparation of financial statements in conformity with HKFRSs requires the use of certain critical accounting estimates. It also requires management to exercise its judgement in the process of applying the Group's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the consolidated financial statements are disclosed in Note 3.



## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

##### 新采纳之香港财务报告准则

于2006年, 本集团采纳了以下与业务相关之经修订之香港财务报告准则。

- 香港会计准则第39号  
(经修订) 财务担保合约
- 香港会计准则第39号  
(经修订) 公允价值法之选择

采用以上经修订之准则并无导致本集团之会计政策出现重大变动, 亦未对本集团之业绩及财务状况构成重大影响, 因涉及金额并不重大, 故并未重新列示比较数字。现概述如下:

##### 财务担保合约

在往年, 财务担保合约是根据香港会计准则第37号「准备、或然负债及或然资产」被分类为或然负债, 并作为资产负债表外项目披露。

由2006年1月1日起根据以上的修订, 签发的财务担保合约被确认为金融负债并列在「其他账项及准备」项下。财务担保合约以公允价值作初始确认, 其后按以下两者之较高者计量: (i) 根据香港会计准则第37号确认之金额; 及(ii) 初始确认之金额减按直线法于担保有效期内确认之累计摊销(如适用)。

于2006年12月31日及2005年12月31日, 在「其他账项及准备」项下列账之财务担保相关之财务负债, 其涉及金额并不重大。

#### 2.1 Basis of preparation (continued)

##### Newly adopted HKFRSs

In 2006, the Group adopted the revised HKFRSs as set out below, which are relevant to its operations.

- |                       |                               |
|-----------------------|-------------------------------|
| - HKAS 39 (Amendment) | Financial Guarantee Contracts |
| - HKAS 39 (Amendment) | The Fair Value Option         |

The adoption of the above revised standards did not result in substantial changes to the Group's accounting policies and have no significant impact on its results of operations and financial position. No restatement of comparative figures was made as the amounts were immaterial. In summary:

##### Financial Guarantee Contracts

In prior years, financial guarantee contracts were accounted for under HKAS 37 "Provisions, Contingent Liabilities and Contingent Assets" as contingent liabilities and were disclosed as off-balance sheet items.

With effect from 1 January 2006 and in accordance with the above amendment, financial guarantee contracts issued are recognised as financial liabilities and reported under "Other accounts and provisions". Financial guarantees are recognised initially at fair value and subsequently measured at the higher of (i) the amount recognised under HKAS 37, and (ii) the amount initially recognised less, where appropriate, cumulative amortisation recognised over the life of the guarantee on a straight-line basis.

Financial liabilities related to financial guarantee contracts recorded under "Other accounts and provisions" at 31 December 2006 and 31 December 2005 were immaterial.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

##### 新采纳之香港财务报告准则 (续)

##### 公允价值法之选择

公允价值法之选择重新厘订将金融工具分类为公允价值变化计入损益金融资产或金融负债之条件,使之能够配合内部风险管理及投资策略而对金融资产及金融负债进行共同管理,或消除会计上之错配。该修订亦规范可将附有嵌藏衍生工具之混合式合约整个界定为公允价值变化计入损益的条件。该处理方法与往年比较并无差异。

##### 本集团提早采纳现行准则之诠释

— HK(IFRIC) – INT 9「对嵌藏衍生工具重新进行评估」(于2006年6月1日或以后的会计年度起生效)。HK(IFRIC) – INT 9要求企业在开始订立合约时评估是否需要将嵌藏衍生工具与其主合约分开,并以衍生工具列账。除非因合约内容更改而显著改变了原合约下的现金流,否则不能重新再对嵌藏衍生工具进行评估。该诠释不会对本集团的财务报表构成任何影响;

#### 2.1 Basis of preparation (continued)

##### Newly adopted HKFRSs (continued)

##### The Fair Value Option

The fair value option refines the condition for which financial instruments can be classified as financial assets or financial liabilities at fair value through profit or loss provided that financial assets and liabilities are managed together for internal risk management and investment strategy purposes or accounting mismatches can be eliminated. It also stipulates the condition for which a hybrid contract embedded with derivatives can be entirely designated as at fair value through profit or loss. There is no difference in the Group's practice when compared with the prior year.

##### Interpretations to existing standards early adopted by the Group

— HK(IFRIC) – INT 9 "Reassessment of Embedded Derivatives" (effective for annual periods beginning on or after 1 June 2006). HK(IFRIC) – INT 9 requires an entity to assess whether an embedded derivative is required to be separated from the host contract and accounted for as a derivative when the entity first becomes a party to the contract. Subsequent reassessment is prohibited unless there is a change in the terms of the contract that significantly modifies the cash flows that otherwise would be required under the contract, in which case reassessment is required. This interpretation does not have any impact on the Group's financial statements; and

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

本集团提早采纳现行准则之诠释 (续)

— HK(IFRIC) – INT 10 「中期财务报告及减值」(于2006年11月1日或以后的会计年度起生效)。HK(IFRIC) – INT 10 列明如果有关商誉、股权投资及以成本列账之金融资产的减值已于中期报告内确认, 该等减值将不能于往后的结算日回拨。该诠释不会对本集团的财务报表构成任何影响。

#### 2006 年生效但与本集团运作并不相关之准则、修订准则及诠释

以下准则、修订准则及诠释于2006年1月1日起开始的会计年度经已生效, 但与本集团之运作并不相关:

- 香港会计准则第 19 号 (修订) 精算损益, 集团计划及披露
- 香港会计准则第 21 号 (修订) 海外运作之净投资
- 香港会计准则第 39 号 (修订) 已预计之集团内交易之现金流对冲会计
- 香港财务报告准则第 1 号 (修订) 首次采纳香港财务报告准则
- 香港财务报告准则第 6 号 开采及评估矿产资源
- HK(IFRIC) – INT 4 确定一项安排是否已包含租赁
- HK(IFRIC) – INT 5 对已存在的拆卸、复原及环境复原基金所产生的权益的权利
- HK(IFRIC) – INT 6 参与特殊市场—电机及电子仪器废料产生的负债。

#### 2.1 Basis of preparation (continued)

Interpretations to existing standards early adopted by the Group (continued)

— HK(IFRIC) – INT 10, “Interim Financial Reporting and Impairment” (effective for annual periods beginning on or after 1 November 2006). HK(IFRIC) – INT 10 prohibits the impairment losses recognised in an interim period on goodwill, investments in equity instruments and investments in financial assets carried at cost to be reversed at a subsequent balance sheet date. This interpretation does not have any impact on the Group’s financial statements.

#### Standards, amendments and interpretations effective in 2006 but not relevant to the Group’s operations

The following standards, amendments and interpretations are mandatory for accounting periods beginning on or after 1 January 2006 but are not relevant to the Group’s operations:

- |                       |   |
|-----------------------|---|
| - HKAS 19 (Amendment) | Actuarial Gains and Losses, Group Plans and Disclosures   |
| - HKAS 21 (Amendment) | Net investment in a Foreign Operation   |
| - HKAS 39 (Amendment) | Cash Flow Hedge Accounting of Forecast Intragroup Transactions  |
| - HKFRS 1 (Amendment) | First-time adoption of Hong Kong Financial Reporting Standards;   |
| - HKFRS 6             | Exploration for and Evaluation of Mineral Resources   |
| - HKFRS - INT 4       | Determining whether an Arrangement contains a Lease   |
| - HKFRS - INT 5       | Rights to Interests arising from Decommissioning, Restoration and Environmental Rehabilitation Funds    |
| - HK(IFRIC) - INT 6   | Liabilities arising from Participating in a Specific Market - Waste Electrical and Electronic Equipment |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

未被本集团提早采纳而且并未生效之准则

本集团没有提前采纳以下已经颁布但于2006年1月1日起开始的会计年度尚未生效的准则:

— 香港财务报告准则第7号「金融工具—披露」及香港会计准则第1号(经修订)「财务报表的呈报—资本披露」于2007年1月1日或以后的会计年度起生效。香港财务报告准则第7号包含大部分现有之香港会计准则第32号之披露要求,并会引入若干新披露要求。香港财务报告准则第7号将会取代香港会计准则第30号「银行及类似金融机构之财务报表之披露」,以及香港会计准则第32号「金融工具—披露与列示」。本集团已经评估香港财务报告准则第7号及香港会计准则第1号(经修订)所带来的影响,结论是该等准则的主要影响基本上是关于在公平值计量及风险管理方面需进行更详尽的定量及定性的披露。因此,采纳该等准则将不会对本集团的营运业绩及财务状况构成任何影响。本集团将于2007年1月1日起的会计年度应用香港财务报告准则第7号及香港会计准则第1号(经修订)。

#### 2.1 Basis of preparation (continued)

A standard that is not yet effective and has not been early adopted by the Group

The Group has chosen not to early adopt the following standard that was issued but not yet effective for accounting periods beginning on 1 January 2006:

— HKFRS 7 “Financial Instruments: Disclosures” and the Amendment to HKAS 1 “Presentation of Financial Statements – Capital Disclosures”, are effective for annual accounting periods beginning on or after 1 January 2007. HKFRS 7 introduces certain new disclosures relating to financial instruments while incorporating many of the requirements presently in HKAS 32. HKFRS 7 will supersede HKAS 30 “Disclosures in the Financial Statements of Banks and Similar Financial Institutions”, and the disclosure requirements of HKAS 32 “Financial Instruments: Disclosure and Presentation”. The Group has assessed the impact of HKFRS 7 and the amendment to HKAS 1 and concluded that the key impact will be more qualitative and quantitative disclosures primarily related to fair value measurement and risk management. Accordingly the adoption of this standard will have no effect on the Group’s results of operations or financial position. The Group will apply HKFRS 7 and the amendment to HKAS 1 from annual periods beginning 1 January 2007.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

经评估与本集团运作不相关之现行准则之未生效诠释

— HK(IFRIC) – INT 7 「采用香港会计准则第29号 – 恶性通货膨胀经济中的财务报告的重述方法」(由2006年3月1日或之后开始的年度起生效)。HK(IFRIC) – INT 7提供在一个报告期间, 企业发现在其经济体系使用的功能货币出现了恶性通货膨胀的时候, 而之前年度并无该等恶性通货膨胀, 需如何应用香港会计准则第29号的要求。由于集团内企业并无以存在恶性通货膨胀经济的货币作为功能货币, HK(IFRIC) – INT 7 对本集团之运作并不相关;

— HK(IFRIC) – INT 8 「香港财务报告准则第2号的适用范围」(由2006年5月1日或之后开始的年度起生效)。HK(IFRIC) – INT 8 要求考虑涉及发行股权工具的交易时, 如所收到的可识别报酬小于所发行股权工具之公平值, 则需确定其是否纳入香港财务报告准则第2号的适用范围。除香港财务报告准则第2号所豁免外, 由于本集团并无发行股权工具用作支付, HK(IFRIC) – INT 8 对本集团之运作并不相关;

#### 2.1 Basis of preparation (continued)

Interpretations to existing standards that are not yet effective and has been assessed to be not relevant to the Group's operations

— HK(IFRIC) – INT 7 “Applying the Restatement Approach under HKAS 29 Financial Reporting in Hyperinflationary Economies” (effective for annual periods beginning on or after 1 March 2006). HK(IFRIC) – INT 7 provides guidance on how to apply requirements of HKAS 29 in a reporting period in which an entity identifies the existence of hyperinflation in the economy of its functional currency, when the economy was not hyperinflationary in the prior period. As none of the group entities have a currency of a hyperinflationary economy as its functional currency, HK(IFRIC) – INT 7 is not relevant to the Group's operations;

— HK(IFRIC) – INT 8 “Scope of HKFRS 2” (effective for annual periods beginning on or after 1 May 2006). HK(IFRIC) – INT 8 requires consideration of transactions involving the issuance of equity instruments - where the identifiable consideration received is less than the fair value of the equity instruments issued - to establish whether or not they fall within the scope of HKFRS 2. As the Group has not issued equity instruments for payment except those exempted under HKFRS 2, HK(IFRIC) – INT 8 is not relevant to the Group's operations;

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.1 编制基准 (续)

经评估与本集团运作不相关之现行准则之未生效诠释 (续)

— HK(IFRIC) – INT 11 「香港财务报告准则第2号有关集团及库存股票之交易」(由2007年3月1日或之后开始的年度起生效)。HK(IFRIC) – INT 11 提出如附属公司以股票为基础支付所接受之雇员服务时, 如何作出安排。除香港财务报告准则第2号所豁免外, 由于本集团并无发行股权工具用作支付, HK(IFRIC) – INT 11 对本集团之运作并不相关。

#### 2.1 Basis of preparation (continued)

Interpretations to existing standards that are not yet effective and has been assessed to be not relevant to the Group's operations (continued)

— HK(IFRIC) – INT 11 “HKFRS 2 Group and Treasury Share Transactions” (effective for annual periods beginning on or after 1 March 2007). HK(IFRIC) – INT 11 addresses how the share-based payment arrangement should be accounted for in the financial statements for the subsidiary that receives services from the employees. As the Group has not issued equity instruments for payment except those exempted under HKFRS 2, HK(IFRIC) – INT 11 is not relevant to the Group's operations.

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要（续） 2. Summary of significant accounting policies (continued)

#### 2.2 综合财务报表

##### (1) 附属公司

附属公司是指由本集团有权支配其财务和经营政策的所有实体(包括特殊目的实体)，通常体现为对该实体董事会组成的控制，对该实体拥有半数以上的表决权或持有其过半数的已发行股权。在判断是否对某个实体存在控制权时，本集团亦会考虑目前可行使或可转换的潜在表决权的存在及其影响。附属公司于控制权转入本集团之日起完全纳入合并，并于本集团的控制权终止当日不再纳入合并。

本集团在收购附属公司时，采用购入法进行会计处理。收购成本为于交易日付出的资产、发行的权益性工具及发生或承担的负债的公允价值，加上收购的直接成本。因企业合并而取得的可识别资产以及承担的负债和或然负债，均按收购日的公允价值初始计量，不需在此扣除少数股东所占权益；收购成本高于本集团应占被收购附属公司可识别净资产公允价值部分，将被确认为商誉。如果收购成本低于本集团应占被收购附属公司的可识别净资产公允价值，差额则直接在收益账中反映。

#### 2.2 Consolidation

##### (1) Subsidiaries

Subsidiaries, are all entities (including special purpose entities) over which the Group controls the composition of the Board of Directors, controls more than half of the voting power or holds more than half of the issued capital that entitle the Group to govern the financial and operating policies of the entities. The existence and effect of potential voting rights that are currently exercisable or convertible are considered when assessing whether the Group controls another entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group. They are de-consolidated from the date that control ceases.

The purchase method of accounting is used to account for the acquisition of subsidiaries by the Group. The cost of an acquisition of a company is measured as the fair value of the assets given, equity instruments issued and liabilities incurred or assumed as of the date of exchange, plus costs directly attributable to the acquisition. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values as of the acquisition date, irrespective of the extent of any minority interest. The excess of the cost of acquisition over the fair value of the Group's share of the identifiable net assets acquired is recorded as goodwill. If the cost of acquisition is less than the fair value of the Group's share of the identifiable net assets of the subsidiary acquired, the difference is recognised directly in the income statement.

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.2 综合财务报表 (续)

#### 2.2 Consolidation (continued)

##### (1) 附属公司 (续)

集团内部交易、交易余额、以及未实现收益已被抵销；除非能提供内部交易所转让资产已发生减值的证据，否则未实现损失也将被抵销。如有需要，附属公司的会计政策会作出适当调整，以确保本集团所采用会计政策的一致性。

于本银行的资产负债表内，附属公司投资是以成本扣除减值损失准备列账。本银行按照已收及应收股息基准确认附属公司之业绩。

出售附属公司之收益或亏损指下列之差额：a) 出售权益之所得，及 b) 本集团应占该公司之资产净值，包括扣减累计减值损失后之收购时商誉及任何有关之累计外币换算差额。

少数股东权益指外界股东在附属公司之经营业绩及资产净值中拥有之权益。

##### (1) Subsidiaries (continued)

Inter-company transactions, balances and unrealised gains on transactions between group companies are eliminated; unrealised losses are also eliminated unless the transaction provides evidence of impairment of the assets transferred. Where necessary, accounting policies of subsidiaries have been changed to ensure consistency with the policies adopted by the Group.

In the Bank's balance sheet the investments in subsidiaries are stated at cost less allowance for impairment losses. The results of subsidiaries are accounted for by the Bank on the basis of dividend received and receivable.

The gain or loss on the disposal of a subsidiary represents the difference between: a) the proceeds of the sale and, b) the Group's share of its net assets including goodwill on acquisition net of any accumulated impairment loss and any related accumulated foreign currency translation difference.

Minority interest represent the interests of outside shareholders in the operating results and net assets of subsidiaries.



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.2 综合财务报表 (续)

##### (2) 联营公司

联营公司是指本集团对其虽无控制但能够施加重大影响的实体，通常本集团拥有其20%至50%的表决权。本集团对联营公司的股权投资按照初始投资成本计量，并采用权益法进行核算。本集团对联营公司的投资包含扣减累计减值损失后之商誉及任何有关之累计外币换算差额。

本集团购买联营公司后，于收益账中确认应占的购入后收益或亏损，及于储备内确认应占的购入后储备变动，并将于投资成本中调整购买联营公司后其发生的累计变动。除非本集团已为联营公司承担债务或已为其垫付资金，否则本集团在确认应占联营公司发生的亏损时，将以投资账面价值为限。

本集团与联营公司间交易的未实现收益按本集团在联营公司的投资比例进行抵销；除非交易提供了转让资产已发生减值的证据，否则未实现损失也将被抵销。

在本银行的资产负债表内，对联营公司的投资以成本扣除减值损失准备列账。本银行对联营公司的投资收益按已收及应收股息确认。

#### 2.2 Consolidation (continued)

##### (2) Associates

Associates are all entities over which the Group has significant influence but not control, generally accompanying a shareholding of between 20% and 50% of the voting rights. Investments in associates are accounted for using the equity method of accounting and are initially recognised at cost. The Group's investment in associates includes goodwill, net of accumulated impairment loss and any related accumulated foreign currency translation difference.

The Group's share of the post-acquisition profits or losses of associates is recognised in the income statement, and its share of post-acquisition movements in reserves is recognised in reserves. The cumulative post-acquisition movements are adjusted against the cost of the investment. When the Group's share of losses in an associate equals or exceeds its interest in the associate, the Group does not recognise further losses unless the Group has incurred obligations or made payments on behalf of the associates.

Unrealised gains on transactions between the Group and its associates are eliminated to the extent of the Group's interest in the associates; unrealised losses are also eliminated unless the transaction provides evidence of impairment of the asset transferred.

In the Bank's balance sheet the investments in associates are stated at cost less allowance for impairment losses. The results of associates are accounted for by the Bank on the basis of dividends received and receivable.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.3 分类报告

业务分类是指一组提供产品或服务的资产和经营活动组合，在与其他业务分类组合相比，其面对的风险及收益并不相同。地区分类是指一组在特定的经济环境下提供产品或服务的资产和经营活动组合，在与其他特定经济环境下经营的分类相比，其面对的风险及收益并不相同。

#### 2.4 外币换算

本集团各实体的财务报表所载项目均按各实体于主要经济环境运营的货币计量(「功能货币」)。本综合财务报表以港币列示，即本银行之功能及呈列货币。

外币交易结算引致的汇兑损益均直接于收益账确认。以外币为本位的货币性资产及负债均按结算日的汇率换算。按历史成本计量的非货币性资产及负债均按首次交易日期的汇率换算。按公允价值计量的非货币性资产及负债均按厘定公允价值当日的汇率换算。以外币为本位的收入及支出均按平均汇率或交易当日之汇率换算。换算引致的差额均于收益账中确认，惟被分类为可供出售金融资产之非货币性项目除外，其所产生之换算差额则记入权益项下之公允价值变动储备。

#### 2.3 Segmental reporting

A business segment is a group of assets and operations engaged in providing products and services and that is subject to risks and returns that are different from those of other business segments. A geographical segment is a group of assets and operations engaged in providing products and services within a particular economic environment and that is subject to risks and returns that are different from those of segments operating in other economic environments.

#### 2.4 Foreign currency translation

Items included in the financial statements of each of the Group's entities are measured using the currency of the primary economic environment in which the entity operates (the "functional currency"). The consolidated financial statements are presented in Hong Kong dollars, which is the Bank's functional and presentation currency.

Foreign exchange gains and losses resulting from the settlement of foreign currency transactions are recognised directly in the income statement. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange at the balance sheet date. Non-monetary assets and liabilities that are measured in terms of historical cost are translated using the rate of exchange at the date of the initial transaction. Non-monetary assets and liabilities measured at fair value are translated using the rate of exchange at the date the fair value was determined. Income and expenses denominated in foreign currencies are translated at average exchange rates or the exchange rates prevailing at the dates of the transactions. The differences arising from translation are recognised in the income statement except for translation differences on non-monetary items classified as available-for-sale financial assets which are included in the fair value change reserve in equity.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.4 外币换算 (续)

所有本集团内非以港币为功能货币的实体，其业绩及财务状况按以下方式换算为港币：

- 资产及负债按结算日之收市汇率换算；
- 收入及支出按平均汇率换算；
- 所有产生之换算差额于权益项目下之货币换算储备内确认。

于合并财务报表时，换算对外国实体之净投资、借款及其他被界定为对冲此投资的货币工具所产生之换算差额需列入股东权益。当出售该外国实体投资时，此外币兑换差额需列作为出售盈亏的一部分，并确认于收益账内。

#### 2.5 衍生金融工具及对冲会计

衍生金融工具以衍生交易合同签订当日的公允价值进行初始确认，并以公允价值进行后续计量。公允价值从活跃市场上的公开市场报价中取得，包括最近的市场交易，或通过使用估值方法，包括贴现现金流量分析模型、期权定价模型（如适用）。当公允价值为正值时，衍生金融工具将被列为资产；当公允价值为负值时，则被列为负债。

#### 2.4 Foreign currency translation (continued)

The results and financial position of all group entities that have a functional currency different from Hong Kong dollars are translated into Hong Kong dollars as follows:

- assets and liabilities are translated at the closing rate at the balance sheet date;
- income and expenses are translated at average exchange rates; and
- all resulting exchange differences are recognised in the currency translation reserve in equity.

On consolidation, exchange differences arising from the translation of the net investment in foreign entities, and of borrowings and other currency instruments designated as hedges of such investments are taken to shareholders' equity. When a foreign entity is sold, such exchange differences are recognised in the income statement, as part of the gain or loss on sale.

#### 2.5 Derivative financial instruments and hedge accounting

Derivatives are initially recognised at fair value on the date the derivative contract is entered into and are subsequently re-measured at fair value. Fair values are obtained from quoted market prices in active markets, including recent market transactions, and through the use of valuation techniques, including discounted cash flow models and options pricing models, as appropriate. All derivatives are carried as assets when fair value is positive and as liabilities when fair value is negative.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.5 衍生金融工具及对冲会计 (续)

除非衍生工具已被界定为用作对冲，并且是属于有效之对冲工具，则需按对冲会计之要求计量，否则，将被分类为以公允价值变化计入收益下用作交易之类别。

除非对可观察到之当前市场交易中的相同金融工具（未经调整或重新包装）进行比较，或运用变量均来自可观察市场的估值方法以证明金融工具的公允价值，否则，初始确认衍生金融工具公平值的最佳证据，就是其交易价格（如付出或收到代价的公允价值）。当存在这样的证据时，本集团可于交易当日确认利润。

若干衍生金融工具会嵌藏在其他的金融工具中，如可转换债券持有人拥有的可转换期权。当其经济特征和风险与主合同没有紧密关联，而主合同并非以公允价值变化计入损益时，这些嵌藏式衍生金融工具需要单独以公允价值计量，并且其公允价值变动计入收益账。

本集团界定若干衍生工具以对冲已确认之资产、负债或为确切承担之公允价值作对冲（公允价值对冲）。被界定为此类对冲之衍生工具，会采用对冲会计入账。

本集团于交易发生时记录对冲工具与相关被对冲项目之关系、风险管理目的和进行各类对冲交易时所采取之策略。本集团并于对冲活动发生时及期间，评估有关衍生工具能否高度有效地抵销相关被对冲项目之公允价值变动，并作出记录。此等乃符合采用对冲会计方法处理之先决条件。

#### 2.5 Derivative financial instruments and hedge accounting (continued)

Derivatives are categorised as held for trading under fair value through profit or loss unless they are designated as hedges and are effective hedging instruments, then they are subject to measurement under the hedge accounting requirements.

The best evidence of the fair value of a derivative at initial recognition is the transaction price (i.e., the fair value of the consideration given or received) unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument (i.e., without modification or repackaging) or based on a valuation technique whose variables include only data from observable markets. When such evidence exists, the Group may recognise profits on the date of transaction.

Certain derivatives embedded in other financial instruments, such as the conversion option in a convertible bond, are treated as separate derivatives when their economic characteristics and risks are not closely related to those of the host contract and the host contract is not carried at fair value through profit or loss. These embedded derivatives are measured at fair value with changes in fair value recognised in the income statement.

The Group designates certain derivatives as hedges of the fair value of recognised assets or liabilities or firm commitments (fair value hedge). Hedge accounting is used for derivatives designated in this way.

The Group documents at inception the relationship between hedging instruments and hedged items, as well as its risk management objective and strategy for undertaking various hedge transactions. The Group also documents its assessment, both at the hedge inception and on an ongoing basis, of whether the derivatives that are used in hedging transactions are highly effective in offsetting changes in fair values of hedged items. These criteria should be met before a hedge can be qualified to be accounted for under hedge accounting.

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.5 衍生金融工具及对冲会计 (续)

被界定为有效之公允价值对冲，其衍生工具之公允价值变动，连同被对冲风险之资产或负债相关之公允价值变动，一并于收益账内确认。

若对冲不再符合对冲会计之要求，于被对冲项目按实际利息法计算之账面值上所作之调整，将于直至到期日之期间内摊销至收益账。而被对冲之股权证券之账面值调整，则需保留于留存盈利内，直至该股权证券出售为止。

持作交易用途，以及不符合对冲会计要求之衍生工具，其公允价值变动即时于收益账内确认。

#### 2.6 金融工具之对销

若存在法律上可行使的权利，可对已确认入账之项目进行抵销，且有意以净额方式进行结算，或将资产变现并同时清偿债务，则金融资产及负债可予抵销，并把净额于资产负债表内列账。

#### 2.5 Derivative financial instruments and hedge accounting (continued)

Changes in the fair value of derivatives that are designated and qualified as effective fair value hedges are recorded in the income statement, together with any changes in the fair value of the hedged asset or liability that are attributable to the hedged risk.

If the hedge no longer meets the criteria for hedge accounting, the adjustment to the carrying amount of a hedged item for which the effective interest method is used is amortised to profit or loss over the period to maturity. The adjustment to the carrying amount of a hedged equity security remains in retained earnings until the disposal of the equity security.

For derivative instruments held for trading and those that do not qualify for hedge accounting, changes in their fair value are recognised immediately in the income statement.

#### 2.6 Offsetting financial instruments

Financial assets and liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis, or realise the asset and settle the liability simultaneously.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.7 利息收入及支出、服务费及佣金收入及支出

以摊余成本计量的金融工具，其利息收入和支出按实际利息法在收益账中确认。

实际利息法是一种计算金融资产或金融负债的摊余成本以及在相关期间分摊利息收入或利息支出的方法。实际利率是在金融工具预计到期日或较短期间（如适用）内，将其未来现金流贴现为金融工具或金融资产账面净额所使用的利率。在计算实际利率时，本集团在估计未来现金流时，会考虑金融工具的所有合同条款（如提前还款权），但不会考虑未来的信用损失。计算范围包括订约各方所支付或所收取的费用、溢价或折让和点子，以及贷款贷出时产生而属于整体有效利息一部分之相关费用及成本，并于金融工具之预计期限内摊销为利息收入或支出。

当一项金融资产或一组类似的金融资产确认减值损失后，会按照计量减值损失时对未来现金流进行贴现时使用的利率，按折减后之价值确认利息收入。而日后释出之贴现准备亦将确认为利息收入。

不属于整体有效利息一部分的服务费及佣金收入，通常在提供相关服务时，以应计基准按比例地于服务期间内确认。与贷款承诺相关的手续费及佣金收入通常按照直线法在承诺期内摊销确认。当银团贷款安排已完成且本集团未保留任何贷款或按其他银团成员相同的实际利率保留部分贷款时，银团贷款服务费确认为收入。

#### 2.7 Interest income and expense and fees and commission income and expense

Interest income and expense are recognised in the income statement for all instruments measured at amortised cost using the effective interest method.

The effective interest method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Group estimates cash flows considering all contractual terms of the financial instrument (e.g. prepayment options) but does not consider future credit losses. The calculation includes fees, premiums or discounts and basis points paid or received between parties to the contract, and directly attributable origination fees and costs which represent an integral part of the effective yield are amortised as interest income or expense over the expected life of the financial instrument.

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognised on the written down value using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Subsequent unwinding of the discount allowance is recognised as interest income.

Fees and commissions that are not an integral part of the effective yield are recognised on an accrual basis ratably over the period when the related service has been provided. Fees and commission income related to credit commitments are amortised on a straight-line basis over the commitment period. Loan syndication fees are recognised as revenue when the related syndication arrangement has been completed and the Group has retained no part of the loan package for itself or has retained a part at the same effective interest rate as that of other participants.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.8 金融资产

本集团将金融资产分为四类：以公允价值变化计入损益的金融资产、贷款及应收款、持有至到期日投资和可供出售金融资产。管理层在初始确认时即对金融资产进行分类。金融资产是按持有目的作分类，并以公允价值作初始确认。除以公允价值变化计入损益的金融资产外，其他金融资产之交易成本均已包含于摊余成本内。

##### (1) 以公允价值变化计入损益的金融资产

这类金融资产包括两个细项：持作交易用途的金融资产，以及购入时即界定为以公允价值变化计入损益的金融资产。

如果取得该金融资产主要是以短期沽售为目的，或属于组合一部分并共同管理的可识别金融工具，若有证据表明其短期获利行为，则被分类为持作交易用途。除被界定为有效对冲工具外，所有衍生工具均被分类为持作交易用途。

#### 2.8 Financial assets

The Group classifies its financial assets into the following categories: financial assets at fair value through profit or loss; loans and receivables; held-to-maturity investments and available-for-sale financial assets. Management determines the classification of investments at initial recognition. The classification depends on the purpose for which the financial assets were held. All financial assets are recognised initially at fair value. Except for financial assets carried at fair value through profit or loss, all transaction costs of financial assets are included in their amortised costs.

##### (1) Financial assets at fair value through profit or loss

This category has two sub-categories: financial assets held for trading, and those designated at fair value through profit or loss at inception.

A financial asset which has been acquired or incurred principally for the purpose of selling in the short term or is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking is classified as held-for-trading. Derivatives are also classified as held for trading unless they are designated as effective hedges.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.8 金融资产 (续)

##### (1) 以公允价值变化计入损益的金融资产 (续)

除持有交易用途的金融资产外，如能满足以下条件，金融资产可以被管理层界定为以公允价值变化计入损益的金融资产：

- 可以消除或明显减少因按不同基准计量金融资产或金融负债之价值，或确认其盈利或亏损，而出现不一致之计量或确认情况（一般被称为「会计错配」）；或
- 应用于一组金融资产、金融负债、或两者兼有的组合，其管理是依据事先书面确立的风险管理或投资策略来运作，其表现是按公允价值为基础来衡量，并向主要管理层作出内部报告；或
- 与包含一个或多个嵌藏式衍生工具的金融工具相关，且这些嵌藏式衍生工具对该等金融工具的现金流产生重大影响。

这些资产以公允价值进行初始确认，并以公允价值进行后续计量。交易费用直接计入综合收益账。

该等资产的公允价值变化所产生的损益（不包括利息部分）计入净交易性收入。而利息部分则计入作为利息收入之一部分。

#### 2.8 Financial assets (continued)

##### (1) Financial assets at fair value through profit or loss (continued)

A financial asset, other than one held for trading, will be designated as a financial asset at fair value through profit or loss, if it meets the criteria set out below, and is so designated by management:

- eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as 'an accounting mismatch') that would otherwise arise from measuring the financial assets or financial liabilities or recognising the gains and losses on them on different bases; or
- applies to a group of financial assets, financial liabilities or both that is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about that group of financial instruments is provided internally on that basis to the key management; or
- relates to financial instruments containing one or more embedded derivative that significantly modifies the cash flow resulting from those financial instruments.

These assets are recognised initially at fair value, with transaction costs taken directly to the consolidated income statement, and are subsequently re-measured at fair value.

Gains and losses from changes in the fair value of such assets (excluding the interest component) are reported in net trading income. The interest component is reported as part of interest income.



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.8 金融资产 (续)

##### (2) 贷款及应收款

贷款及应收款是指具有固定或可确定支付金额且不在活跃市场报价的非衍生金融资产，主要包括银行及其他金融机构存款、没有活跃市场的债券投资和客户贷款及应收款。当本集团直接向债务人提供资金、货品或服务，而没有出售应收款的意图时，本集团将其确认为贷款及应收款。贷款及应收款以公允价值加上直接相关的交易费用进行初始入账，并以使用实际利息法计算的摊余成本扣除减值损失准备进行后续计量。

##### (3) 持有至到期日投资

分类为持有至到期日投资类别是指能于活跃市场中买卖，并拥有固定或可确定之还款额及还款期，以及本集团管理层有意向及能力持有至到期日之金融资产。如本集团出售持有至到期日资产中多于不重大部分，则整个资产类别将受到影响，需要重新分类至可供出售金融资产。持有至到期日投资以公允价值加上直接相关的交易费用进行初始入账，并以实际利息法计算的摊余成本扣除减值损失准备进行后续计量。

#### 2.8 Financial assets (continued)

##### (2) Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, including placements with banks and other financial institutions, investment debt securities without an active market and loans and advances to customers. They arise when the Group provides money, goods or services directly to a debtor with no intention of trading the receivable. They are initially recorded at fair value plus any directly attributable transaction costs and are subsequently measured at amortised cost using the effective interest rate method less allowances for impairment losses.

##### (3) Held-to-maturity

Financial assets classified as held-to-maturity are those traded in active markets, with fixed or determinable payments and fixed maturities that the Group's management has both the positive intention and the ability to hold to maturity. Were the Group to sell other than an insignificant amount of held-to-maturity assets, the entire category would be tainted and reclassified as available-for-sale. They are initially recorded at fair value plus any directly attributable transaction costs, and are subsequently measured at amortised cost using the effective interest method less allowances for impairment losses.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.8 金融资产 (续)

##### (4) 可供出售金融资产

可供出售金融资产包括界定为此类的金融资产以及不属于以上分类的金融资产。此等金融资产的持有期限不确定，有可能依据流动资金需求或利率、汇率及权益价格的变动而被出售。

可供出售金融资产以公允价值加上直接相关的交易费用进行初始入账，并以公允价值进行后续计量。因该等投资之公允价值变化而产生之未实现盈亏直接确认在股东权益中；当该类金融资产被撤销或减值时，之前确认于权益储备中的累计收益或损失将转入综合收益账内。惟包括折溢价摊销的利息收入将按照实际利息法计算确认在综合收益账中。分类为可供出售之股权工具，其股息于收取股息之权利确定时于收益账内确认。

#### 2.9 金融负债

本集团按以下类别分类金融负债：交易性负债、界定为以公允价值变化计入损益的金融负债、存款、已发行债务证券及其他负债。所有金融负债于交易发生时界定其分类并以公允价值进行初始确认。

##### (1) 交易性负债

旨在短期内购回之金融负债被分类为持作交易用途之负债。除被界定为有效对冲工具外，所有衍生工具均被分类为持作交易用途。交易性负债以公允价值列账，公允价值之变动所产生之盈利或亏损确认于收益账内。

#### 2.8 Financial assets (continued)

##### (4) Available-for-sale

Financial assets classified as available-for-sale are those that are either designated as such or are not classified in any of the other categories. They are intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or equity prices.

Available-for-sale financial assets are initially recorded at fair value plus any directly attributable transaction costs, and are subsequently measured at fair value. Unrealised gains and losses arising from changes in the fair value of investments are recognised directly in equity, until the financial asset is derecognised or impaired at which time the cumulative gain or loss previously recognised in equity should be transferred to the consolidated income statement. However, interest which includes the amortisation of premium and discount is calculated using the effective interest method and is recognised in the consolidated income statement. Dividends on equity instruments classified as available-for-sale are recognised in the consolidated income statement when the Group's right to receive payment is established.

#### 2.9 Financial liabilities

The Group classifies its financial liabilities under the following categories: trading liabilities, financial liabilities designated as at fair value through profit or loss, deposits, debt securities in issue and other liabilities. All financial liabilities are classified at inception and recognised initially at fair value.

##### (1) Trading liabilities

A financial liability is classified as held for trading if it is incurred principally for the purpose of repurchasing in the short term. Derivatives are also classified as held for trading unless they are designated as effective hedges. It is measured at fair value and any gains and losses from changes in fair value are recognised in the income statement.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.9 金融负债 (续)

##### (2) 界定为以公允价值变化计入损益的金融负债

金融负债于交易时被界定为以公允价值变化计入损益之金融负债。被界定为此类别之金融负债包括若干已发行之存款证及若干嵌藏衍生工具之客户存款。符合以下条件之金融负债一般会被界定为此类别：

- 可以消除或明显减少因按不同基准计量金融资产或金融负债之价值,或确认其盈利或亏损,而出现不一致之计量或确认情况(一般被称为「会计错配」); 或
- 应用于一组金融资产、金融负债、或两者兼有的组合,其管理是依据事先书面确立的风险管理或投资策略来运作,其表现是按公允价值为基础来衡量,并向主要管理层作出内部报告; 或
- 与包含一个或多个嵌藏式衍生工具的金融工具相关,且这些嵌藏式衍生工具对该等金融工具的现金流产生重大影响。

被界定为以公允价值变化计入损益的金融负债以公允价值列账,因公允价值变化而产生之盈利或亏损确认于收益账内。

#### 2.9 Financial liabilities (continued)

##### (2) Financial liabilities designated as at fair value through profit or loss

A financial liability can be designated as at fair value through profit or loss if it is so designated at inception. Financial liabilities so designated include certain certificates of deposit issued and certain deposits received from customers that are embedded with derivatives. A financial liability is typically so designated if it meets the following criteria:

- eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as 'an accounting mismatch') that would otherwise arise from measuring the financial assets or financial liabilities or recognising the gains and losses on them on different bases; or
- applies to a group of financial assets, financial liabilities or both that is managed and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about that group of financial instruments is provided internally on that basis to the key management; or
- relates to financial instruments containing one or more embedded derivative that significantly modifies the cash flow resulting from those financial instruments.

Financial liabilities designated at fair value through profit or loss are measured at fair value and any gains and losses from changes in fair value are recognised in the income statement.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.9 金融负债 (续)

##### (3) 存款、已发行债务证券及其他负债

除被分类为交易性负债或以公允价值变化计入损益的金融负债外，其他存款、已发行债务证券及其他负债均以摊余成本列账。扣除交易费用后之净收款和赎回价值的差额，按照实际利率法于期内在收益账中确认。

#### 2.10 金融工具的确认和撤销

以公允价值变化计入损益、可供出售及持有至到期日之金融资产，其买卖会于交易当日（即本集团购入或售出资产当日）确认。贷款及应收款（投资证券除外）于付出现金予借款人时确认。在该等金融资产取得现金流之权利完结或本集团已转让所有风险及回报时，则撤销对该等金融资产之确认。

交易性负债、被界定为以公允价值变化计入损益的金融负债、及已发行债务证券于交易当日确认。交易性负债以外的存款在收到客户款项时确认，而其他负债于有关责任产生时确认。只有当合约中的指定责任被履行、取消或到期，该金融负债才可从资产负债表上撤销确认。如本集团回购本身的债务，则该债务将从资产负债表上撤销，而该债务之账面值及支付金额的差额被确认为净交易性收入。

#### 2.9 Financial liabilities (continued)

##### (3) Deposits, debt securities in issue and other liabilities

Deposits and debt securities in issue other than those classified as trading liabilities or designated as at fair value through profit or loss, together with other liabilities are carried at amortised cost. Any difference between proceeds net of transaction costs and the redemption value is recognised in the income statement over the period using the effective interest method.

#### 2.10 Recognition and de-recognition of financial instruments

Purchases and sales of financial assets at fair value through profit or loss, available-for-sale and held-to-maturity are recognised on the trade date, the date on which the Group purchases or sells the assets. Loans and receivables (except investment securities without an active market) are recognised when cash is advanced to the borrowers. Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or where the Group has transferred substantially all risks and rewards of ownership.

Trading liabilities, financial liabilities designated as at fair value through profit or loss and debt securities in issue are recognised on the trade date. Deposits other than trading liabilities are recognised when money is received from customers, other liabilities are recognised when such obligations arise. Financial liabilities are de-recognised from the balance sheet when and only when the obligation specified in the contract is discharged, cancelled or expired. If the Group purchases its own debt, it is removed from the balance sheet, and the difference between the carrying amount of a liability and the consideration paid is included in net trading income.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.10 金融工具的确认和撤销 (续)

售予交易对手之证券及票据，如根据回购协议，附有按预定价格并于将来指定时间回购之责任称为「回购」。而向交易对手购入之证券及票据，如根据回售协议，附有按预定价格于将来指定时间再出售予交易对手之责任则称为「反向回购」。

「回购」于初始时按已向交易对手所取得之实际现金金额，列账于应付银行款项或银行及其他金融机构之存款及结余（如适用）。用作抵押回购协议之金融资产应列为投资证券或以公允价值变化计入损益的金融资产。「反向回购」则于初始时按已付予交易对手之实际现金金额，于资产负债表内列为库存现金及应收银行款项或银行及其他金融机构存款（如适用）。于反向回购协议下所收到用作抵押之金融资产将不会列于资产负债表上。出售价与回购价之差额则以实际利息法于协议年期内分期确认为利息收入或利息支出。

#### 2.11 厘定金融工具之公平值

于活跃市场内具报价之金融资产及金融负债，其公平值乃分别按当时之买盘价及当时之卖盘价厘定。若金融资产所处之市场并不活跃（包括非上市证券），本集团会以估值方法厘定其公平值，包括运用当时之公平市场交易、贴现现金流量分析、定价模型及其他市场参与者通用之估值方法。

#### 2.10 Recognition and de-recognition of financial instruments (continued)

Securities and bills sold to a counter-party with an obligation to repurchase at a pre-determined price on a specified future date under a repurchase agreement are referred to as Repos. Securities and bills purchased from a counter-party with an obligation to re-sell to the counter-party at a pre-determined price on a specified future date under a resale agreement are referred to as Reverse repos.

Repos are initially recorded as due to banks, placements from banks and other financial institutions, as appropriate, at the actual amount of cash received from the counter-party. The financial assets used to collateralise repurchase agreements are recorded as investment securities or financial assets at fair value through profit or loss. Reverse repos are initially recorded in the balance sheet as cash and due from banks or placements with banks and other financial institutions, as appropriate, at the actual amount of cash paid to the counter-party. The financial assets received as collateral under reverse repurchase agreements are not recorded on the balance sheet. The difference between sale and repurchase price is recognised as interest income or interest expense over the life of the agreements using the effective interest method.

#### 2.11 Determination of fair value of financial instruments

The fair values of financial assets and financial liabilities that are quoted in active markets are based on current bid prices and current ask prices respectively. If the market for financial assets and financial liabilities is not active (such as unlisted securities), the Group establishes fair value by using valuation techniques. These include the use of recent arm's length transactions, discounted cash flow analysis, option pricing models and other valuation techniques commonly used by market participants.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.12 贵金属

贵金属包括黄金、银及其他贵金属。贵金属以其公允价值初始确认，其后再按结算日之市价重新计量。贵金属于进行市场划价后所产生之盈利或亏损，将包括于净交易性收入内。

#### 2.12 Precious metals

Precious metals comprise gold, silver and other precious metals. Precious metals are initially recognised at fair value and subsequently re-measured at their respective market prices as of the balance sheet date. Mark-to-market gains or losses on precious metals are included in net trading income.

#### 2.13 金融资产减值

##### (1) 以摊余成本计量的资产

本集团于每个结算日对个别或一组金融资产是否存在减值的客观证据进行评估。当有客观减值证据表明金融资产在初始确认后因发生一项或多项事件（「损失事件」），且该损失事件对可靠估计该项金融资产或该组金融资产的预计未来现金流产生影响时，则该项或该组金融资产被认定为已发生减值并出现减值损失。显示个别或一组金融资产减值之客观证据包括本集团已注意到相关可供观察资料之以下损失事件：

- (i) 发行人或欠债人遇到严重财政困难；
- (ii) 违约，例如逾期或拖欠利息或本金还款；
- (iii) 因应与借款人之财政困难相关之经济或法律原因，本集团给予借款人在一般情况下放款人不予考虑之优惠条件；

#### 2.13 Impairment of financial assets

##### (1) Assets carried at amortised cost

The Group assesses as of each balance sheet date whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets 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 after the initial recognition of the asset (a "loss event") and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated. Objective evidence that a financial asset or group of assets is impaired includes observable data that comes to the attention of the Group about the following loss events:

- (i) significant financial difficulty of the issuer or obligor;
- (ii) a breach of contract, such as a default or delinquency in interest or principal payments;
- (iii) the Group granting to the borrower, for economic or legal reasons relating to the borrower's financial difficulty, a concession that the lender would not otherwise consider;

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.13 金融资产减值 (续)

##### (1) 以摊余成本计量的资产 (续)

(iv) 借款人有可能破产或进行其他财务重组;

(v) 因财政困难至使该金融资产之活跃市场消失; 或

(vi) 可察觉的资料显示某一金融资产组合所产生之未来预计现金流量将较最初确认时有可量度之下降, 虽然有关下降并未明确为该组合内之个别金融资产。资料包括:

— 该组合之供款人之还款状况有不利转变; 或

— 与该组合资产之逾期还款相关之全国性或本地经济状况。

本集团首先对单项金额重大的金融资产是否存在减值的客观证据进行个别评估。如果本集团没有发现客观证据表明进行个别评估的金融资产存在减值情况, 本集团将其连同其他单项金额不重大的金融资产或尚未识别减值的金融资产包括在具有类似信用风险特征的金融资产组别中, 进行组合减值评估。经个别进行减值评估并且已确认或继续确认减值损失的资产, 不再纳入组合减值评估的范围。

#### 2.13 Impairment of financial assets (continued)

##### (1) Assets carried at amortised cost (continued)

(iv) it becoming probable that the borrower will enter into bankruptcy or other financial reorganisation;

(v) the disappearance of an active market for that financial asset because of financial difficulties; or

(vi) observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in the group, including:

- adverse changes in the payment status of borrowers in the group; or

- national or local economic conditions that correlate with defaults on the assets in the group.

The Group first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant. If the Group determines that no objective evidence of impairment exists for an individually assessed financial asset, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment together with all other financial assets that are not individually significant or for which impairment has not yet been identified. Assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in a collective assessment of impairment.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.13 金融资产减值 (续)

##### (1) 以摊余成本计量的资产 (续)

如果有客观证据表明贷款及应收款或持有至到期日债券已发生减值损失, 则其减值损失将按照该资产的账面金额与该金融资产按原来实际利率贴现后的预计未来现金流 (不包括尚未发生的未来信用损失) 的现值之间的差额进行计量。减值损失通过使用准备金来减少该资产的账面金额, 并确认于收益账内。如果贷款或持有至到期日投资为浮动利率, 用于计量减值损失的贴现率为按合约确定的当前实际利率。实务上, 本集团亦可以采用观察到的市场价值确定某项金融工具的公平值, 并以此作为基准计算减值。

附有抵押品的金融资产之预计未来现金流的现值包含按照止赎抵押品的价值扣除获取和出售该抵押品之成本后的现金流。

本集团在进行组合减值评估时, 将根据信用风险特征的相似性和相关性对金融资产进行分组。此等特征与预计该等资产组合之未来现金流相关, 可以反映债务人按照该等被评估资产的合约条款偿还所有到期金额的能力。

#### 2.13 Impairment of financial assets (continued)

##### (1) Assets carried at amortised cost (continued)

If there is objective evidence that an impairment loss on loans and receivables or held-to-maturity investments has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognised in the income statement. If a loan or held-to-maturity investment has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract. As a practical expedient, the Group may measure impairment on the basis of an instrument's fair value using an observable market price.

The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral.

For the purposes of a collective assessment of impairment, financial assets are grouped on the basis of similar and relevant credit risk characteristics. Those characteristics are relevant to the estimation of future cash flows for groups of such assets by being indicative of the debtors' ability to pay all amounts due according to the contractual terms of the assets being evaluated.



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.13 金融资产减值 (续)

##### (1) 以摊余成本计量的资产 (续)

对一组金融资产进行组合减值评估测算时, 其预计未来现金流乃按该组资产的合约现金流以及于本集团内与该组金融资产具有类似信用风险特征的资产的历史损失经验为基准。以上历史损失经验将根据当期可观察数据进行调整, 以反映并不会影响该段历史损失期间的当前情况, 及从历史损失经验数据中移除那些当期已不存在的影响事项。

当贷款无法收回时, 在完成所有必要程序及确定损失金额后, 本集团对该等贷款进行核销, 冲减相应的贷款损失减值准备。核销后收回的贷款金额冲减在收益账中列支的贷款减值损失。

如果在以后的会计报表期间, 减值损失的金额减少, 且该等减少与确认减值后发生的事件有客观关联 (例如债务人信用评级的改善), 则之前已确认的减值损失将通过调整准备金予以回拨, 回拨的金额于收益账内确认。

#### 2.13 Impairment of financial assets (continued)

##### (1) Assets carried at amortised cost (continued)

Future cash flows in a group of financial assets that are collectively evaluated for impairment are estimated on the basis of the contractual cash flows of the assets in the group and historical loss experience for assets with credit risk characteristics similar to those in the group. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not exist currently.

When a loan is uncollectible, it is written off against the related allowance for impairment losses. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined. Subsequent recoveries of amounts previously written off decrease the amount of impairment losses in the income statement.

If, in a subsequent period, the amount of allowance for impairment losses decreases and the decrease can be related objectively to an event occurring after the impairment loss was recognised (such as an improvement in the debtor's credit rating), the previously recognised impairment loss is reversed by adjusting the allowance account. The amount of the reversal is recognised in the income statement.

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.13 金融资产减值 (续)

##### (2) 以公允价值计量的资产

本集团于每个结算日对个别或一组金融资产是否存在减值的客观证据进行评估。在评估分类为可供出售金融资产的股权投资是否出现减值时，将考虑该等投资的公允价值是否明显或持续地低于其成本。如可供出售金融资产存在此类减值证据时，其累计亏损 — 即其购入成本或摊余成本与现时公允价值之差额，扣减该金融资产之前已记入收益账内之累计减值损失 — 需从权益储备拨转至收益账内。如日后被分类为可供出售金融资产之债务工具之公允价值增加，并与收益账确认减值后发生之事项有客观关联，有关之减值损失将于收益账内回拨。至于股权工具方面，该回拨会透过权益项中之可供出售投资储备进行回拨。

#### 2.13 Impairment of financial assets (continued)

##### (2) Assets carried at fair value

The Group assesses as of each balance sheet date whether there is objective evidence that a financial asset or a group of financial assets is impaired. In the case of equity investments classified as available-for-sale, a significant or prolonged decline in the fair value of the security below its cost is considered in determining whether the assets are impaired. If any such evidence exists for available-for-sale financial assets, the cumulative losses, measured as the difference between the acquisition cost or amortised cost and the current fair value, less any impairment loss on that financial asset previously recognised in the consolidated income statement, is removed from equity and recognised in the income statement. If, in a subsequent period, the fair value of a debt instrument classified as available-for-sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in the income statement, the impairment loss is reversed through the income statement. With respect to equity instruments, such reversals are made through the reserve for fair value change of available-for-sale securities within equity.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.14 财务担保合约

财务担保合约是指签发人需要在指定的债务人未能根据持有人与债务人之间的债务合约条款履行还款责任时，需向持有人偿付因此产生的指定损失金额。

财务担保合约以合约签发当日的公允价值于财务报表内始初确认为金融负债并列在「其他账项及准备」项下。其后本集团之责任按以下两者之较高者计量：(i) 根据香港会计准则第37号「准备、或然负债及或然资产」厘定之金额；及(ii) 初始确认之金额减按直线法于担保有效期内确认之累计摊销（如适用）。财务担保合约负债的变动则于收益账中确认。

#### 2.15 对附属公司及联营公司之投资及非金融资产之减值

使用寿命无限或尚未投入使用之资产并不会被摊销，但会每年进行减值测试。对于已进行摊销之资产，如因发生事件或情况已改变，并显示该等资产之账面值或将无法被收回，则会进行减值重检。资产的账面值超逾其可收回金额的部分会被确认为减值损失。可收回金额是指资产的公允价值扣除出售成本后与其使用价值的较高者。为作出减值评估，资产乃按其最小的可分开识别现金流（现金产出单元）层次分类。于每一财务报告日，会对已发生减值的资产进行重检以确定需否回拨。

#### 2.14 Financial guarantee contracts

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payments when due, in accordance with the terms of a contract between the holder and the debtor.

Financial guarantees are initially recognised as financial liabilities and reported under "Other accounts and provisions" in the financial statements at fair value on the date that the guarantee was given. Subsequent to initial recognition, the Group's liabilities under such guarantees are measured at the higher of (i) the amount determined in accordance with HKAS 37 "Provisions, Contingent Liabilities and Contingent Assets" and (ii) the amount initially recognised less, where appropriate, cumulative amortisation recognised over the life of the guarantee on a straight-line basis. Any changes in the liability relating to financial guarantees are taken to the income statement.

#### 2.15 Impairment of investment in subsidiaries and associates and non-financial assets

Assets that have an indefinite useful life or are not yet available for use are not subject to amortisation, but are tested annually for impairment. Assets that are subject to amortisation are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less costs to sell and value in use. For the purposes of assessing impairment, assets are grouped at the lowest levels for which there are separately identifiable cash flows (cash generating units). Assets that suffered impairment are reviewed for possible reversal of the impairment at each reporting date.

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要（续） 2. Summary of significant accounting policies (continued)

#### 2.16 固定资产

##### (1) 房产、设备、固定设施及装置

房产主要包括分行及办公楼。房产需定期但最少每隔三年以取自外间独立估价师之公开市值扣减随后发生之折旧额列示。重估当日之累计折旧额需先冲销资产之账面毛值，冲减后之净额则重新调整至该资产之重估值。相隔年间由董事参考相近物业之公开市值以检讨房产之账面值，如董事认为该房产价值有重大变动则会作出相应调整。所有设备、固定设施及装置均以扣减累计折旧及减值后之成本列账。成本包括因取得及安装该项目而直接产生之费用。

与资产有关的后续支出，只有当其产生的未来经济利益很可能流入本集团并且该支出可以可靠地计量时，才能将其计入资产的账面价值或作为单独的一项资产进行确认（如适当）。所有其他修理维护费用均在发生时计入当期收益账。

#### 2.16 Fixed assets

##### (1) Premises, equipment, fixtures and fittings

Premises comprise primarily branches and offices. Premises are shown at open market value based on periodic, but at least triennial, valuations by external independent valuers less subsequent depreciation. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset. In the intervening years, the directors review the carrying value of premises, by reference to the open market value of similar properties, and adjustments are made when there has been a material change. All equipment, fixtures and fittings are stated at historical cost less accumulated depreciation and impairment. Historical cost includes expenditures that are directly attributable to the acquisition and installation of the items.

Subsequent costs are included in an asset's carrying amount or are recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. All other repairs and maintenance costs are charged to the income statement during the financial period in which they are incurred.

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.16 固定资产 (续)

##### (1) 房产、设备、固定设施及装置 (续)

房产重估后之账面增值拨入股东权益之房产重估储备中。与同一个别资产早前之增值作对销之减值部分，直接于权益项中之房产重估储备中扣减；余下之减值额则确认于收益账内。其后任何增值将拨入收益账（以早前扣减之金额为限），然后拨至房产重估储备内。出售房产时，房产重估储备中与先前估值有关之已实现部分，将从房产重估储备拨转至留存盈利。

折旧以直线法，将资产之成本值或重估价值于其如下估计可用年限内摊销：

— 房产  
按租约余期

— 设备、固定设施及装置  
3至15年之间

本集团在每个结算日重检资产的可用年限，并已按适当情况作出调整。

#### 2.16 Fixed assets (continued)

##### (1) Premises, equipment, fixtures and fittings (continued)

Increases in the carrying amount arising on revaluation of premises are credited to the premises revaluation reserve in shareholders' equity. Decreases that offset previous increases of the same individual asset are charged against premises revaluation reserve directly in equity; all other decreases are expensed in the income statement. Any subsequent increases are credited to the income statement up to the amount previously debited, and then to the premises revaluation reserve. Upon disposal of premises, the relevant portion of the premises revaluation reserve realised in respect of previous valuations is released and transferred from the premises revaluation reserve to retained earnings.

Depreciation is calculated on the straight-line method to write down the cost or revalued amount of such assets over their estimated useful lives as follows:

– Premises      Over the remaining period of lease

– Equipment, fixtures and fittings      3-15 years

The useful lives of assets are reviewed, and adjusted if appropriate, as of each balance sheet date.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.16 固定资产 (续)

##### (1) 房产、设备、固定设施及装置 (续)

在每个结算日，源自内部及外界之资料均会被用作评定房产、设备、固定设施及装置是否出现减值之迹象。如该迹象存在，则估算资产之可收回价值，及在合适情况下将减值损失确认以将资产减至其可收回价值。该等减值损失在收益账内确认，但假若某资产乃按估值列账，而减值损失又不得超过同一资产之重估盈余，此等损失则当作重估减值。可收回价值指该资产之公平值扣除出售成本后之金额，与其使用价值之较高者。减值损失会按情况于重估储备或收益账内回拨。

出售之盈利及亏损是按出售净额与有关资产账面值之差额而厘定，并于收益账内确认。

#### 2.16 Fixed assets (continued)

##### (1) Premises, equipment, fixtures and fittings (continued)

At each balance sheet date, both internal and external sources of information are considered to determine whether there is any indication that premises, equipment, fixtures and fittings are impaired. If any such indication exists, the recoverable amount of the asset is estimated and where relevant, an impairment loss is recognised to reduce the asset to its recoverable amount. Such impairment loss is recognised in the income statement except where the asset is carried at valuation and the impairment loss does not exceed the revaluation surplus for that same asset, in which case it is treated as a revaluation decrease. The recoverable amount is the higher of the asset's fair value less costs to sell and value in use. Impairment loss is reversed through the premises revaluation reserve or income statement as appropriate.

Gains and losses on disposals are determined by comparing proceeds with carrying amount, relevant taxes and expenses. These are included in the income statement.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.16 固定资产 (续)

##### (2) 发展中物业

发展中物业是指正在建设或安装的资产，以扣除减值损失后之成本值列账。成本包括设备成本、发展、建筑及安装成本、利息和其他因该发展而产生的直接成本。分类为发展中物业的项目，在该等资产达到预定可使用状态时，转入房产或投资物业，并于该等资产转入房产的当月起开始计提折旧。

对于停建且管理层认为在可见未来不会重新启动的发展中物业工程，需对其计提减值准备。减值准备等于估计可收回金额低于账面价值的部分。可收回金额为该资产之公平值扣除出售成本后之金额。任何减值损失或回拨会于收益账内确认。

#### 2.16 Fixed assets (continued)

##### (2) Property under development

Property under development represents assets under construction or being installed and is stated at cost less impairment losses. Cost includes equipment cost, cost of development, construction, installation, interest and other direct costs attributable to the development. Items classified as property under development are transferred to premises or investment properties when such assets are ready for their intended use, and the depreciation charge commences from the month such assets are transferred to premises.

Impairment losses are recognised for idle projects with respect to which management has determined that resumption in the foreseeable future is not probable. The impairment loss is equal to the extent to which the estimated recoverable amount of a specific project is less than its carrying amount. The recoverable amount is the asset's fair value less costs to sell. Impairment losses or reversals are charged to the income statement.

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要（续） 2. Summary of significant accounting policies (continued)

#### 2.17 投资物业

持作赚取长期租金收益或资本增值或两者兼备者，且并非集团旗下各公司所占用之物业，均列作投资物业。出租予本集团内公司之物业，于个别公司之财务报表中分类为投资物业，及于综合财务报表中分类为房产。若经营租赁中之土地部分符合投资物业之其他定义，则需列作为投资物业。经营租赁当为融资租赁处理。

投资物业最初以成本值（包括相关交易成本）计量。经初始确认后，投资物业按专业估价师之公开市值为基础之公平值入账。

只有在与项目相关的未来经济利益有可能流入本集团，并能够可靠地计量项目成本的情况下，本集团才会将其后之成本计入为资产账面值之一部分。所有其他维护及保养费用均需于产生时确认于当期收益账内。

任何公平值之变动会直接于收益账内反映。根据香港会计准则第12号「所得税项」有关之诠释第21号「所得税项 — 收回经重新估值之非折旧资产」，投资物业重估增值需计算递延所得税项。

#### 2.17 Investment properties

Properties that are held for long-term rental yields or for capital appreciation or both, and that are not occupied by the companies in the Group, are classified as investment properties. Properties leased out within group companies are classified as investment properties in individual companies' financial statements and as premises in consolidated financial statements. Land held under operating lease is classified and accounted for as investment property when the rest of the definition of investment property is met. The operating lease is accounted for as if it is a finance lease.

Investment properties are recognised initially at cost, including related transaction costs. After initial recognition, investment properties are measured at fair value assessed by professional valuers on the basis of open market value.

Subsequent expenditure is charged to the asset's carrying amount only when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. All other repairs and maintenance costs are expensed in the income statement during the financial period in which they are incurred.

Any changes in fair value are reported directly in the income statement. Deferred income tax is provided on revaluation surpluses of investment properties in accordance with HKAS-Int 21 "Income Taxes – Recovery of Revalued Non-Depreciable Assets" on HKAS 12 "Income Taxes".



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.17 投资物业 (续)

倘投资物业改为自用, 则重新分类为房产, 而就会计用途而言, 其于重新分类日期之公平值成为其成本值。倘房产项目因其用途改变而成为投资物业, 则根据香港会计准则第16号「物业、厂房及设备」将此项目于转让日之账面值与公平值间任何差额于权益项中确认为房产重估。惟若公平值增值抵销以往之重估损失或减值损失, 该增值则于收益账内确认, 并以过往已确认的损失金额为限。

#### 2.18 租赁

##### (1) 经营租赁

经营租赁是指实质上由出租公司保留拥有资产之大部分风险及回报之租赁。经营租赁之租金款额 (扣除自出租公司收取之任何回扣款额), 当中包括于租约开始当日能识别之土地使用权付款部分, 将于租赁期内以直线法在收益账中确认。

若经营租赁于租约到期前已结束, 任何需缴付予出租人之罚款将于结束发生当月于收益账内确认为支出。

若本集团为出租方, 经营租赁资产列为投资物业。经营租赁之租金收入在租约期内以直线法确认。

#### 2.17 Investment properties (continued)

If an investment property becomes owner-occupied, it is reclassified as premises, and its fair value at the date of reclassification becomes its cost for accounting purposes. If an item of premises becomes an investment property because its use has changed, any difference resulting between the carrying amount and the fair value of this item at the date of transfer is recognised in equity as a revaluation of premises under HKAS 16 "Property, Plant and Equipment". However, if a fair value gain reverses a previous revaluation loss or impairment loss, the gain is recognised in the income statement up to the amount previously debited.

#### 2.18 Leases

##### (1) Operating leases

Leases in which a significant portion of the risks and rewards of ownership are retained by the lessor are classified as operating leases. The total payments made under operating leases (net of any incentives received from the lessor) which include land use rights with payments that are separately identifiable at inception of the lease are charged to the income statement on a straight-line basis over the period of the lease.

When an operating lease is terminated before the lease period has expired, any payment required to be made to the lessor by way of penalty is recognised as an expense in the period in which termination takes place.

Where the Group is a lessor, the assets subject to the operating lease are accounted for as investment properties. Rental income from operating leases is recognised on a straight-line basis over the lease term.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.18 租赁 (续)

##### (2) 物业之融资租赁

以租约业权型式拥有之自用物业，若租约开始当日能可靠地分摊其土地及房产之价值，而且该土地的经济年限并无限期，则土地租约业权及其使用权确认为「经营租赁」。购置租约业权土地及其使用权之预付费用或有关其他成本，将按租赁期限以直线法摊销记入收益账。如以上之预付费用出现减值，该减值需即时于收益账内确认。若租约开始当日未能可靠地划分其土地及房产之价值，则土地与房产部分均继续被视为融资租赁，并以公平值列账。

若本集团拥有之土地及房产部分均被分类为投资物业如其为融资租赁，并以公平值列账，则其土地及房产部分并不需分开估量。

#### 2.18 Leases (continued)

##### (2) Finance leases on properties

Where the land and buildings elements of leasehold properties held for own use can be split reliably at inception of the lease, leasehold land and land use rights are recognised as operating leases if they have indefinite economic lives. The up-front prepayments made or other costs incurred for acquiring the leasehold land and land use rights are expensed in the income statement on a straight-line basis over the period of the lease. Where there is impairment of the up-front prepayments, the impairment is expensed in the income statement immediately. Where the land and buildings cannot be split reliably at inception of the lease, the land and buildings elements will continue to be treated as finance leases and measured at fair value.

Separate measurement of the land and buildings elements is not required when the Group's interest in both land and buildings is classified as investment properties as if it is finance lease and is measured at fair value.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.18 租赁 (续)

##### (2) 物业之融资租赁 (续)

根据中国银行(香港)有限公司(合并)条例(「合并条例」)2001, 被指定分行及附属公司之所有资产及负债, 以及在香港之中银集团所遗留下之若干实体之股权, 均被有效地转移到中银香港, 而中银香港乃由之后新成立之中银香港(控股)有限公司直接拥有(下称「合并」)。此乃本集团之重大事件, 本集团因此采用了合并时之估值, 作为以租约业权型式拥有物业之设定成本, 以反映合并当时之情况。

于合并时采纳设定成本后, 本集团参考独立专业估价师为合并而于2001年8月31日所进行之估值, 当时并没有对以租约业权型式拥有之物业按土地与房产部分所占之价值进行划分。任何其后对合并时之租约业权型式拥有之物业所作之土地与房产部分之划分, 均属于假设性, 并不能反映具可靠性之资料。因此, 本集团之租约业权型式拥有之物业, 因不能可靠地划分土地及房产之价值, 而整体被视为融资租赁。本集团亦根据香港会计准则第16号「物业、厂房及设备」, 采用了重估模型, 对此等被列为融资租赁之自用资产, 均以扣除累计折旧及减值损失后之公平值列账。

#### 2.18 Leases (continued)

##### (2) Finance leases on properties (continued)

Pursuant to the Bank of China (Hong Kong) Limited (Merger) Ordinance ("Merger Ordinance") 2001, all assets and liabilities of the designated branches and subsidiaries, and the shares of certain entities of the legacy Bank of China Group in Hong Kong were effectively transferred to BOCHK, which was immediately owned by the then newly formed BOC Hong Kong (Holdings) Limited ("the Merger"). This was a significant event and the Group has therefore adopted the valuation at the date of the Merger as the deemed cost for its leasehold properties to reflect the circumstances at the time of the Merger.

On adoption of the deemed cost at the date of Merger, the Group made reference to the independent property valuation conducted as at 31 August 2001 for the purpose of the Merger, which did not split the values of the leasehold properties between the land and buildings elements. Any means of subsequent allocation of the valuation of the leasehold properties at the date of Merger between the land and buildings elements would be notional and therefore would not represent reliable information. It is determined that the values of the land and buildings elements of the Group's leasehold properties cannot be reliably split and the leasehold properties are treated as finance leases. The Group has also adopted the revaluation model under HKAS 16 "Property, Plant and Equipment" by which assets held for own use arising under these finance leases are measured at fair value less any accumulated depreciation and impairment losses.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.19 现金及等同现金项目

就综合现金流量表而言，现金及等同现金项目指按原来到期日，于购入日期起计三个月内到期之结余，包括现金、银行及其他金融机构之结余、短期票据及被分类为投资证券及存款证之票据。

#### 2.20 准备

当本集团因为已发生之事件而须承担法律性或推定性之现有责任，而解除该责任时有可能消耗有经济利益之资源，需在责任金额能够可靠地作出估算之情况下，为确认有关责任而拨备。

#### 2.21 雇员福利

##### (1) 退休福利成本

本集团根据认可职业退休计划或强积金计划之定额供款退休计划作出供款，集团雇员均可参与。在职业退休计划下，集团与雇员之供款按雇员基本薪金之百分比计算，在强积金计划下该等供款则按强积金规例计算。退休福利计划成本代表本集团应与此等计划支付之供款，会于产生时在收益账支取。雇员于全数享有其应得之集团供款部分前退出此职业退休计划，因而被没收之本集团供款，会被本集团用作扣减其目前供款负担或根据职业退休计划信托契据条款冲减其开支。

#### 2.19 Cash and cash equivalents

For the purposes of the consolidated cash flow statement, cash and cash equivalents comprise balances with original maturity less than three months from the date of acquisition, including cash, balances with banks and other financial institutions, short-term bills and notes classified as investment securities and certificates of deposit.

#### 2.20 Provisions

Provisions are recognised when the Group has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made.

#### 2.21 Employee benefits

##### (1) Retirement benefit costs

The Group contributes to defined contribution retirement schemes under either recognised ORSO schemes or MPF schemes that are available to the Group's employees. Contributions to the schemes by the Group and employees are calculated as a percentage of employees' basic salaries for the ORSO schemes and in accordance with the MPF rules for MPF schemes. The retirement benefit scheme costs are charged to the income statement as incurred and represent contributions payable by the Group to the schemes. Contributions made by the Group that are forfeited by those employees who leave the ORSO scheme prior to the full vesting of their entitlement to the contributions are used by the Group to reduce the existing level of contributions or to meet its expenses under the trust deed of the ORSO schemes.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.21 雇员福利 (续)

##### (1) 退休福利成本 (续)

退休计划之资产与本集团之资产分开持有，并由独立管理基金保管。

##### (2) 有偿缺勤

雇员获享之年度休假及病假在累积时确认，本集团会对雇员服务至结算日所累积，但尚未使用之年度休假及预计所需支付之病假作出估算及拨备。

年度休假及病假以外之其他有偿缺勤均不允许累积。若雇员于获享有偿缺勤之年度内未能悉数享用该等可用缺勤，剩余之可用缺勤将被取消。雇员于离职时亦无权收取现金以弥补任何未被使用之可用缺勤。故集团于此类缺勤发生时始予以确认。

##### (3) 奖金计划

若因雇员提供服务而令集团产生法律性或推定性之现有责任，而该责任之金额亦能可靠地作出估算，集团需确认该预期之奖金支出并以负债列账。奖金计划之负债预期会于12个月内被偿付，并以偿付时之预期金额计算。

#### 2.21 Employee benefits (continued)

##### (1) Retirement benefit costs (continued)

The assets of the schemes are held in independently-administered funds separate from those of the Group.

##### (2) Leave entitlements

Employee entitlements to annual leave and sick leave are recognised when they accrue to employees. A provision is made for the estimated liability for unused annual leave and the amount of sick leave expected to be paid as a result of services rendered by employees up to the balance sheet date.

Compensated absences other than annual leave and sick leave are non-accumulating; they lapse if the current period's entitlement is not used in full and do not entitle employees to a cash payment for unused entitlement on leaving the Group. Such compensated absences are recognised when the absences occur.

##### (3) Bonus plans

The expected cost of bonus payments are recognised as a liability when the Group has a present legal or constructive obligation as a result of services rendered by employees and a reliable estimate of the obligation can be made. Liabilities for bonus plans are expected to be settled within twelve months and are measured at the amounts expected to be paid when they are settled.

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要（续） 2. Summary of significant accounting policies (continued)

#### 2.22 递延所得税项

所有因综合财务报表内资产及负债之税务基础与其账面值之暂时性差异而产生之递延所得税项均以资产负债表负债法提拨。递延所得税项是按结算日已执行或实际会执行之税率，及预期于相关之递延所得税资产实现时或递延所得负债需清付时所适用之税率计算。

主要之暂时性差异源于资产减值准备、物业及设备之折旧、若干资产之重估，包括可供出售证券及物业、以及结转之税务亏损。除企业合并外，若资产或负债在交易初始确认时，并未有对会计损益或应税损益构成影响，则无需确认递延所得税项。

所有因应税暂时性差异而产生之递延所得税项负债均会被确认，而当未来之应税利润预计可被用作抵扣暂时性差异时，因该暂时性差异而产生之递延所得税资产将被确认。

基于利润而需支付之所得税，是根据营业所在地区之适当税率计算，并确认为当期支出。

递延所得税项乃记于收益账内。但因可供出售证券的公平值重新计量及对物业之重估直接计入权益内，故由此产生的递延税项也直接计入权益内，并于以后随着相关递延收益和损失的确认而一同确认在收益账中。

#### 2.22 Deferred income taxes

Deferred income tax is provided in full, using the balance sheet liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the consolidated financial statements. Deferred income tax is determined using tax rates and laws that have been enacted or substantially enacted by the balance sheet date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

The principal temporary differences arise from asset impairment provisions, depreciation of property and equipment, revaluation of certain assets including available-for-sale securities and properties, and tax losses carried forward. However, the deferred income tax is not recognised if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss.

Deferred income tax liabilities are provided in full on all taxable temporary differences and deferred income tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Income tax payable on profits, based on the applicable tax law in each jurisdiction, is recognised as an expense in the period in which profits arise.

Deferred income tax is charged or credited in the income statement except for deferred income tax relates to fair value re-measurement of available-for-sale investments and revaluation of premises which are charged or credited directly to equity, in which case the deferred income tax is also credited or charged directly to equity and is subsequently recognised in the income statement together with the realisation of the deferred gain and loss.

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续)      2. Summary of significant accounting policies (continued)

#### 2.23 收回资产

收回资产按其收回日之公平值或有关贷款之摊余成本之较低者列账。有关贷款及应收款及有关已提准备于资产负债表中予以注销。其后，收回资产取其成本或可变现净值中之较低者计量，并于「其他资产」项下之「待售非流动资产」列账。

#### 2.24 信托业务

本集团一般以信托人或其他受托人身分，代表个人、信托及其他机构持有或管理资产。由于该等资产并不属于本集团资产，据而产生之资产及任何收入或亏损，将不计入本财务报表内。

#### 2.23 Repossessed assets

Repossessed assets are initially recognised at the lower of their fair value or the amortised cost of the related outstanding loans on the date of repossession. The related loans and advances together with the related impairment allowances are then derecognised from the balance sheet. Subsequently, repossessed assets are measured at the lower of their cost or net realisable value and are reported as 'Non-current assets held for sale' under 'Other assets'.

#### 2.24 Fiduciary activities

The Group commonly acts as a trustee, or in other fiduciary capacities, that result in its holding or managing assets on behalf of individuals, trusts and other institutions. These assets and any income or losses arising thereon are excluded from these financial statements, as they are not assets of the Group.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 2. 重大会计政策摘要 (续) 2. Summary of significant accounting policies (continued)

#### 2.25 或然负债及或然资产

或然负债是指由过去已发生的事件引起的可能需要履行的责任，其存在将由一宗或多宗本集团所不能完全控制的未来不确定事件出现与否来确认。或然负债也可能是由于过去已发生事件而引致的现有责任，但由于估计不会导致经济利益的流出或因不能可靠地计量责任金额，故未有被确认。

或然负债不会被确认为准备，但会在财务报表附注中加以披露。如情况发生变化，使经济利益的流出变得很有可能时，则会将其确认为准备。

或然资产指因为已发生之事件而可能产生之资产，此等资产只能就本集团不能完全控制之一宗或多宗未来不确定事件之出现与否才能确认。

或然资产不会被确认，但如有可能收到经济利益时，会在财务报表附注中披露。若将会收到之经济利益可被实质确定时，将确认为资产。

#### 2.26 有关连人士

就此等财务报表而言，倘本集团有能力直接或间接控制另一方，或可对另一方之财务及经营决策发挥重大影响，或相反，或倘本集团与此方人士受到共同控制，则该等人士被视为有关连人士。有关连人士可为个人或实体。

#### 2.25 Contingent liabilities and contingent assets

A contingent liability is a possible obligation that arises from past events and whose existence will only be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group. It can also be a present obligation arising from past events that is not recognised because it is not probable that an outflow of economic resources will be required or the amount of obligation cannot be measured reliably.

A contingent liability is not recognised as a provision but is disclosed in the notes to the financial statements. When a change in the probability of an outflow occurs so that outflow is probable, it will then be recognised as a provision.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain events not wholly within the control of the Group.

Contingent assets are not recognised but are disclosed in the notes to the financial statements when an inflow of economic benefits is probable. When the inflow is virtually certain, it will be recognised as an asset.

#### 2.26 Related parties

For the purposes of these financial statements, a party is considered to be related to the Group if the Group has the ability, directly and indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the party are subject to common control. Related parties may be individuals or entities.



## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 3. 应用会计政策时之重大会计估计及判断

本集团作出的会计估计和假设通常会影响到下一会计年度的资产和负债的账面价值。该等估计及判断是根据过往历史经验及于有关情况下被认为合理之其他因素，包括对未来事件的预期而作出，并会持续接受评估。对因必要的估计及判断转变，而会影响其账面值的资产及负债项目范围，将列示如下。如何厘定，重要假设或其他估量所存在之不明朗因素及其转变所带来之影响将于以下列出。而未来有可能根据实际情况的变化对这些会计估计做出重大调整。

#### 3.1 贷款及应收款减值准备

本集团至少每季对贷款组合的减值损失情况进行一次评估。于决定是否确认减值损失于综合收益账时，本集团于识别某一贷款组合内个别贷款之减值损失前，会首先判断是否有可观察数据显示该贷款组合所产生之未来预计现金流量将出现有可量度之下降。该证据包括显示该组合内借款人之还款状况有不利转变（如拖欠或逾期还款）或与组合内贷款资产违约有关的经济状况。管理层于估计未来现金流量时，将根据具有与该组合类似之信贷风险特征及客观减值证据之资产之过往损失经验作为估计基准。用作估计未来现金流量金额及时间之方法及假设会被定期检讨，籍以减少估计损失与实际损失经验间之差异。

### 3. Critical accounting estimates and judgements in applying accounting policies

The Group makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Areas susceptible to changes in essential estimates and judgements, which affect the carrying value of assets and liabilities, are set out below. The effect of changes to either the key assumptions or other estimation uncertainties will be presented below if it is practicable to determine. It is possible that actual results may require material adjustments to the estimates referred to below.

#### 3.1 Impairment allowances on loans and advances

The Group reviews its loan portfolios to assess impairment at least on a quarterly basis. In determining whether an impairment loss should be recorded in the income statement, the Group makes judgements as to whether there is any observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of loans and advances before the decrease can be identified with an individual loan in that portfolio. This evidence may include observable data indicating that there has been an adverse change in the payment status of borrowers in a group (e.g. payment delinquency or default), or economic conditions that correlate with defaults on assets in the group. Management uses estimates based on historical loss experience for assets with credit risk characteristics and objective evidence of impairment similar to those in the portfolio when estimating expected future cash flows. The methodology and assumptions used for estimating both the amount and timing of future cash flows are reviewed regularly to reduce any differences between loss estimates and actual loss experience.

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 3. 应用会计政策时之重大会计估计及判断 (续)

### 3. Critical accounting estimates and judgements in applying accounting policies (continued)

#### 3.2 金融工具的公平值

#### 3.2 Fair values of financial instruments

没有活跃市场报价之金融工具，其公平值会根据估值方法厘定。所采用之估值方法包括贴现现金流量分析，以及从外间购入，并被业内广泛采用之财务分析或风险管理系统之内置模型。若实际操作上可行，定价模型将只采用可观察数据。惟当未能获得有关之数据，本集团将采用插值法或外推法估计所需之数据。若有关以上估量之假设有所改变，将影响财务报表上所列示之金融工具之公平值。

The fair values of financial instruments that are not quoted in active markets are determined by using valuation techniques. Valuation techniques used include discounted cash flows analysis and models with built-in functions available in externally acquired financial analysis or risk management systems widely used by the industry. To the extent practical, models use only observable data. However, in case of missing data, the Group uses interpolation or extrapolation methods to estimate the data required. Changes in assumptions about these factors could affect reported fair value of financial instruments.

#### 3.3 持有至到期日投资

#### 3.3 Held-to-maturity investments

本集团遵循香港会计准则第39号之指引，将具有固定或确定付款额及还款期的若干非衍生工具金融资产分类为持有至到期日投资。此分类需运用重大判断。于使用该判断时，本集团会考虑其持有之意向及能持有该资产至到期日之能力。除特定情况下，例如出售金额不重大之接近到期日投资，若本集团未能持有该等投资至到期日，则整个类别需被重新分类为可供出售投资，而该投资将以公平值计量，而不能以摊余成本计量。截至2006年12月31日，整个持有至到期日投资组合之公平值约等于其摊销成本。

The Group follows the guidance of HKAS 39 in classifying certain non-derivative financial assets with fixed or determinable payments and fixed maturity as held-to-maturity. This classification requires significant judgement. In making this judgement, the Group evaluates its intention and ability to hold such investments to maturity. If the Group fails to hold these investments to maturity other than for specific circumstances defined in HKAS 39, such as selling an insignificant amount close to maturity, it will be required to reclassify the entire portfolio of assets as available-for-sale. The investments would then be measured at fair value and not amortised cost. As at 31 December 2006, the fair value of the entire portfolio of held-to-maturity investments is approximately equal to its amortised cost.

## 财务报表附注（续）

## Notes to the Financial Statements (continued)

### 4. 金融风险管理

### 4. Financial risk management

此附注概述本集团及本银行对信贷风险、市场风险、利率风险及流动资金风险之控制，并列示了使用金融工具的风险暴露之财务资料。

This note summarises the Group's and the Bank's control of credit risk, market risk, interest rate risk and liquidity risk, and presents financial information about the exposure to the use of financial instruments.

#### 信贷风险管理

信贷风险指因客户或交易对手未能或不愿意履行合约责任的风险。风险总监领导的风险管理部负责本集团信贷风险的集中化管理。本集团对不同客户或交易采用不同的信贷审批及监控程序。企业授信申请由风险管理单位进行独立审核及客观评估；零售授信交易包括住宅按揭贷款、私人贷款及信用卡等采取信贷评分系统审批；须由副总裁级或以上人员审批的大额授信申请，则由集团授信和其他业务专家组成的信贷评审委员会进行独立风险评审。

#### Credit Risk Management

Credit risk is the risk that a customer or counterparty will be unable to or unwilling to meet a commitment it has entered into with the Group. The Risk Management Department (RMD), under the supervision of the CRO, provides centralised management of credit risk within the Group. Different credit approval and control procedures are adopted according to the level of risk associated with the customer or transaction. Corporate credit applications are independently reviewed and objectively assessed by risk management units. A credit scoring system is used to process retail credit transactions, including residential mortgage loans, personal loans and credit cards. The Credit Risk Assessment Committee comprising experts from credit and other functions of the Group is responsible for making an independent assessment of all credit facilities which require the approval of Deputy Chief Executives or above.

集团按金管局的贷款分类制度，实施八级信贷评级系统。风险管理部定期提供信贷风险管理报告，并按管理委员会、风险委员会、稽核委员会及董事会的特别要求，提供专题报告。

The Group adopts an eight-grade facility grading structure according to HKMA's loan classification requirement. RMD provides regular credit management information reports and ad hoc reports to the Management Committee, RC, AC and Board of Directors.

#### 市场风险管理

市场风险是指因为市场利率或价格波动导致出现亏损的风险。集团的市场风险包括来自客户业务及自营持仓。自营持仓每日均会按市值计价。市场风险根据风险委员会批核的风险限额进行管理。整体风险限额参照不同的风险因素，例如利率、汇率、商品及股票价格，再细分为不同限额。

#### Market Risk Management

Market risk is the risk of loss that results from movements in market rates and prices. The Group's market risk arises from customer-related business and proprietary trading. Trading positions are subject to daily marked-to-market valuation. Market risk is managed within the risk limits approved by RC. The overall risk limits are divided into sub-limits by reference to different risk factors, including interest rate, foreign exchange rate, commodity price and equity price.

## 财务报表附注（续）      Notes to the Financial Statements (continued)

### 4. 金融风险管理（续）      4. Financial risk management (continued)

#### 市场风险管理（续）

风险管理部负责集团市场风险管理，确保整体和个别的市场风险均控制在集团可接受的风险水平之内；另每天对风险暴露进行监控，以确保控制在既定的风险限额内。

#### 利率风险管理

集团的利率风险主要是结构性风险。结构性持仓的主要利率风险类别为：

利率重订风险 - 由于资产及负债到期日或重订价格期限可能出现错配

利率基准风险 - 不同交易的不同定价基准，令资产的收益率和负债的成本可能会在同一重订价格期间以不同的幅度变化

集团的资产负债管理委员会主要负责利率风险管理；委员会制订的利率风险管理政策须由风险委员会审批。集团每日识别及衡量利率风险。司库部根据既定政策对利率风险进行管理，财务部密切监察有关风险，并定期向风险委员会及资产负债管理委员会汇报。

缺口分析是集团用来量度利率重订风险的工具之一。这项分析提供资产负债状况的到期情况及重订价格特点的静态资料。集团采用利率衍生工具来对冲利率风险，在一般情况下会利用简单的利率互换合约对冲有关风险。

#### Market Risk Management (continued)

RMD is responsible for the oversight of the Group's market risk to ensure that overall and individual market risks are within the Group's risk tolerance. Risk exposures are monitored on a day-to-day basis to ensure that they are within established risk limits.

#### Interest Rate Risk Management

The Group's interest rate risk exposures are mainly structural. The major types of interest rate risk from structural positions are:

repricing risk – mismatches in the maturity or repricing periods of assets and liabilities

basis risk – different pricing basis for different transactions so that yield on assets and cost of liabilities may change by different amounts within the same repricing period

The Group's Asset and Liability Management Committee ("ALCO") maintains oversight of interest rate risk and RC sanctions the interest rate risk management policies formulated by ALCO. The interest rate risk is identified and measured on a daily basis. The Treasury Department manages the interest rate risk according to the established policies. The Finance Department closely monitors the related risks and the results are reported to RC and ALCO regularly.

Gap analysis is one of the tools used to measure the Group's exposure to repricing risk. This provides the Group with a static view of the maturity and repricing characteristics of its balance sheet positions. The Group uses interest rate derivatives to hedge its interest rate exposures and in most cases, plain vanilla interest rate swaps are used.

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续)

### 4. Financial risk management (continued)

#### 利率风险管理 (续)

盈利及经济价值对利率变化的敏感度(涉险盈利及涉险经济价值)通过模拟孳息曲线平衡移动 200 个基点的利率震荡来计算。涉险盈利及涉险经济价值分别控制在经风险委员会核定的占当年预算净利息收入及最新资本基础的一个特定百分比之内。有关结果定期向资产负债管理委员会及风险委员会报告。

集团透过情景分析, 监察利率基准风险因收益率及成本率不同步变化对净利息收入所预计产生的影响, 及设定相同订息基准的资产负债比例以作监控。

#### 流动资金风险管理

流动资金管理的目标是令集团即使在恶劣市况下, 仍能按时应付所有到期债务, 以及为其资产增长和策略机会提供所需资金, 避免要在紧急情况下被迫出售资产套现。

集团业务所需的资金主要来自零售及企业客户的存款。此外, 集团亦可发行存款证以获取长期资金, 或透过调整集团投资组合内的投资组合获取资金。集团将资金大部分用于贷款、投资债务证券或拆放同业。

集团透过现金流分析和检视存款稳定性、风险集中性、错配比率、贷存比率及投资组合的流动资金状况, 来监察流动资金风险。集团资产负债管理策略的主要目标, 是要在有效的风险管理机制内保持足够的流动性和资本金水平, 同时争取最佳回报。资产负债管理委员会负责制订政策方针(包括流动风险应变计划), 风险委员会负责审批流动资金管理政策。司库部根据既定政策对流动资金风险进行管理。财务部负责监察集团的流动资金风险, 定期向管理层及资产负债管理委员会汇报。

#### Interest Rate Risk Management (continued)

Sensitivities of earnings and economic value to interest rate changes (Earnings at Risk and Economic Value at Risk) are assessed through a hypothetical interest rate shock of 200 basis points across the yield curve on both sides. Earnings at Risk and Economic Value at Risk are controlled respectively within an approved percentage of the projected net interest income for the year and the latest capital base as sanctioned by RC. The results are reported to ALCO and RC on a regular basis.

The impact of basis risk is gauged by the projected change in net interest income under scenarios of imperfect correlation in the adjustment of the rates earned and paid on different instruments. Ratios of assets to liabilities with similar pricing basis are established to monitor such risk.

#### Liquidity Risk Management

The aim of liquidity management is to enable the Group to meet, even under adverse market conditions, all its maturing repayment obligations on time, and to fund all its asset growth and strategic opportunities without forced liquidation of its assets at short notice.

The Group funds its operations principally by accepting deposits from retail and corporate depositors. In addition, the Group may issue certificates of deposit to secure long-term funds. Funding may also be secured through adjusting the asset mix in the Group's investment portfolio. The Group uses the majority of funds raised to extend loans, to purchase debt securities or to conduct interbank placements.

The Group monitors the liquidity risks using cash flow analysis and by examining deposit stability, concentration risk, mismatch ratios, loan-to-deposit ratio and liquidity profile of the investment portfolio. The primary objective of the Group's asset and liability management strategy is to achieve optimal returns while ensuring adequate levels of liquidity and capital within an effective risk control framework and ALCO is responsible for establishing these policy directives (including the liquidity contingency plan), and RC sanctions the liquidity management policies. The Treasury Department manages the liquidity risk according to the established policies. The Finance Department monitors the Group's liquidity risks and reports to the management and ALCO regularly.

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续)      4. Financial risk management (continued)**
**A) 资产、负债及资产负债表外项目的地区分布**

以下之附注结合了香港会计准则第32号所要求之风险披露及香港会计准则第30号之地区风险分布。地区风险分布是根据记录相关项目的附属公司、联营公司或分行之所在地划分。

资本性开支的地区分布以物业及设备的所在地划分。

**A) Geographical concentrations of assets, liabilities and off-balance sheet items**

The following note incorporates the requirements on risk disclosures of HKAS 32 and geographical concentrations of risk of HKAS 30, based on the location of the subsidiary, associate or branch in which the related item is recorded.

Capital expenditure is shown by the geographical area in which the buildings and equipment are located.

|      |                | 本集团<br>The Group        |                              |  |  |                                 |
|------|----------------|-------------------------|------------------------------|--|--|---------------------------------|
|      |                | 2006                    |                              |  |  |                                 |
|      |                | 资产总额<br>Total<br>assets | 负债总额<br>Total<br>liabilities | 或然负债及承担<br>Contingent<br>liabilities<br>and<br>commitments | 提取贷款<br>减值准备前<br>之总经营收入<br>Total<br>operating<br>income<br>before<br>loan impairment<br>allowances | 资本性开支<br>Capital<br>expenditure |
|      |                | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                  |
| 香港   | Hong Kong      | 897,535                 | 824,536                      | 172,409  | 20,370   | 725                             |
| 中国内地 | Mainland China | 15,525                  | 8,122                        | 15,189   | 609  | 9                               |
| 其他   | Others         | 729                     | 711                          | 188  | 21   | 1                               |
|      |                | <b>913,789</b>          | <b>833,369</b>               | <b>187,786</b>   | <b>21,000</b>  | <b>735</b>                      |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**A) 资产、负债及资产负债表外项目的地区分布 (续)**
**A) Geographical concentrations of assets, liabilities and off-balance sheet items (continued)**

|      |                | 本集团<br>The Group        |                              |  |  |                                 |
|------|----------------|-------------------------|------------------------------|--|--|---------------------------------|
|      |                | 2005                    |                              |  |  |                                 |
|      |                | 资产总额<br>Total<br>assets | 负债总额<br>Total<br>liabilities | 或然负债及承担<br>Contingent<br>liabilities<br>and<br>commitments | 提取贷款<br>减值准备前<br>之总经营收入<br>Total<br>operating<br>income<br>before<br>loan impairment<br>allowances | 资本性开支<br>Capital<br>expenditure |
|      |                | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                  |
| 香港   | Hong Kong      | 799,713                 | 742,400                      | 146,077  | 17,444   | 562                             |
| 中国内地 | Mainland China | 21,838                  | 4,508                        | 15,498   | 500  | 7                               |
| 其他   | Others         | 550                     | 368                          | 112  | 24   | -                               |
|      |                | <u>822,101</u>          | <u>747,276</u>               | <u>161,687</u>   | <u>17,968</u>  | <u>569</u>                      |
|      |                | 本银行<br>The Bank         |                              |  |  |                                 |
|      |                | 2006                    |                              |  |  |                                 |
|      |                | 资产总额<br>Total<br>assets | 负债总额<br>Total<br>liabilities | 或然负债及承担<br>Contingent<br>liabilities<br>and<br>commitments | 提取贷款<br>减值准备前<br>之总经营收入<br>Total<br>operating<br>income<br>before<br>loan impairment<br>allowances | 资本性开支<br>Capital<br>expenditure |
|      |                | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                  |
| 香港   | Hong Kong      | 788,453                 | 716,093                      | 115,153  | 17,554   | 671                             |
| 中国内地 | Mainland China | 4,430                   | 4,270                        | 3,314  | 247  | -                               |
|      |                | <u>792,883</u>          | <u>720,363</u>               | <u>118,467</u>   | <u>17,801</u>  | <u>671</u>                      |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

4. 金融风险管理 (续) **4. Financial risk management (continued)**

A) 资产、负债及资产负债表外项目的地区分布  
(续)

A) Geographical concentrations of assets, liabilities and off-balance sheet items (continued)

|      |                | 本银行<br>The Bank<br>2005                   |  |  |  |   |
|------|----------------|---|--|--|--|---|
|      |                | 资产总额<br>Total<br>assets<br>港币百万元<br>HK\$m | 负债总额<br>Total<br>liabilities<br>港币百万元<br>HK\$m | 或然负债及承担<br>Contingent<br>liabilities<br>and<br>commitments<br>港币百万元<br>HK\$m | 提取贷款<br>减值准备前<br>之总经营收入<br>Total<br>operating<br>income<br>before<br>loan impairment<br>allowances<br>港币百万元<br>HK\$m | 资本性开支<br>Capital<br>expenditure<br>港币百万元<br>HK\$m |
| 香港   | Hong Kong      | 693,658                                   | 637,296  | 97,216   | 15,499   | 482   |
| 中国内地 | Mainland China | 13,178                                    | 1,349  | 3,626  | 170  | -   |
|      |                | <u>706,836</u>                            | <u>638,645</u>                                 | <u>100,842</u>   | <u>15,669</u>  | <u>482</u>  |



**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**B) 汇率风险**

下表概述了本集团及本银行于12月31日之外币汇率风险暴露。表内以折合港元账面值列示本集团及本银行之资产及负债，并按原币分类。

**B) Currency risk**

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

|                         |   | 本集团<br>The Group   |                     |                     |                    |                       |                         |                    |                    |
|-------------------------|---|--------------------|---------------------|---------------------|--------------------|-----------------------|-------------------------|--------------------|--------------------|
|                         |   | 2006               |                     |                     |                    |                       |                         |                    |                    |
|                         |   | 人民币<br>Renminbi    | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO         | 日圆<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others       | 总计<br>Total        |
|                         |   | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m    | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |
| <b>资产</b>               | <b>Assets</b>   |                    |                     |                     |                    |                       |                         |                    |                    |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 24,474             | 3,365               | 2,676               | 126                | 183                   | 56                      | 93                 | 30,973             |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 707                | 35,142              | 89,781              | 947                | 497                   | 768                     | 2,794              | 130,636            |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | -                  | 4,959               | 6,183               | 1,041              | -                     | -                       | 1,011              | 13,194             |
| 衍生金融工具                  | Derivative financial instruments  | -                  | 203                 | 7,190               | -                  | -                     | -                       | -                  | 7,393              |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                  | -                   | 34,750              | -                  | -                     | -                       | -                  | 34,750             |
| 贷款及其他账项                 | Advances and other accounts   | 4,559              | 54,737              | 285,782             | 2,505              | 1,678                 | 1,001                   | 2,582              | 352,844            |
| 可供出售证券                  | Available-for-sale securities   | -                  | 58,627              | 29,012              | 4,200              | -                     | 2,118                   | 6,432              | 100,389            |
| 持有至到期日证券                | Held-to-maturity securities   | -                  | 98,960              | 45,780              | 3,815              | -                     | 1,790                   | 15,243             | 165,588            |
| 贷款及应收款                  | Loans and receivables   | -                  | 2,556               | 32,909              | -                  | -                     | 302                     | 347                | 36,114             |
| 联营公司权益                  | Interests in associates   | -                  | -                   | 60                  | -                  | -                     | -                       | -                  | 60                 |
| 物业、厂房及设备                | Properties, plant and equipment   | 69                 | 1                   | 19,665              | -                  | -                     | -                       | -                  | 19,735             |
| 投资物业                    | Investment properties   | -                  | -                   | 7,481               | -                  | -                     | -                       | -                  | 7,481              |
| 其他资产 (包括递延税项资产)         | Other assets (including deferred tax assets)  | 59                 | 294                 | 13,773              | 99                 | 122                   | 85                      | 200                | 14,632             |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>29,868</b>      | <b>258,844</b>      | <b>575,042</b>      | <b>12,733</b>      | <b>2,480</b>          | <b>6,120</b>            | <b>28,702</b>      | <b>913,789</b>     |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### B) 汇率风险 (续)

#### B) Currency risk (continued)

|                         |  | 本集团<br>The Group    |                     |                     |                       |                         |                     |                     |
|-------------------------|--|---------------------|---------------------|---------------------|-----------------------|-------------------------|---------------------|---------------------|
|                         |  | 2006                |                     |                     |                       |                         |                     |                     |
|                         | 人民币<br>Renminbi  | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO          | 日圆<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others        | 总计<br>Total         |
|                         | 港币<br>百万元<br>HK\$'m  | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m   | 港币<br>百万元<br>HK\$'m     | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m |
| <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  |                     |                     |                     |                       |                         |                     |                     |
|                         | -  | -                   | 34,750              | -                   | -                     | -                       | -                   | 34,750              |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |                     |                     |                     |                       |                         |                     |                     |
|                         | 17,198   | 16,587              | 12,590              | 1,112               | 415                   | 97                      | 1,035               | 49,034              |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss |                     |                     |                     |                       |                         |                     |                     |
|                         | -  | 3,342               | 9,287               | -                   | -                     | -                       | -                   | 12,629              |
| 衍生金融工具                  | Derivative financial instruments   |                     |                     |                     |                       |                         |                     |                     |
|                         | -  | 450                 | 3,602               | -                   | -                     | -                       | -                   | 4,052               |
| 客户存款                    | Deposits from customers  |                     |                     |                     |                       |                         |                     |                     |
|                         | 10,994   | 143,913             | 485,991             | 5,893               | 3,609                 | 11,968                  | 33,248              | 695,616             |
| 发行之存款证                  | Certificates of deposit issued   |                     |                     |                     |                       |                         |                     |                     |
|                         | -  | 987                 | 1,511               | -                   | -                     | -                       | -                   | 2,498               |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           |                     |                     |                     |                       |                         |                     |                     |
|                         | 451  | 8,369               | 24,867              | 274                 | 131                   | 92                      | 606                 | 34,790              |
| <b>负债总额</b>             | <b>Total liabilities</b>   |                     |                     |                     |                       |                         |                     |                     |
|                         | 28,643   | 173,648             | 572,598             | 7,279               | 4,155                 | 12,157                  | 34,889              | 833,369             |
| 资产负债表头寸净值               | Net on-balance sheet position  |                     |                     |                     |                       |                         |                     |                     |
|                         | 1,225  | 85,196              | 2,444               | 5,454               | (1,675)               | (6,037)                 | (6,187)             | 80,420              |
| 表外资产负债头寸净值*             | Off-balance sheet net notional position*   |                     |                     |                     |                       |                         |                     |                     |
|                         | 54   | (83,503)            | 77,982              | (5,501)             | 1,817                 | 6,012                   | 6,433               | 3,294               |
| 或然负债及承担                 | Contingent liabilities and commitments   |                     |                     |                     |                       |                         |                     |                     |
|                         | 2,666  | 42,196              | 137,880             | 2,643               | 527                   | 117                     | 1,757               | 187,786             |

\*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.

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**B) 汇率风险 (续)**
**B) Currency risk (continued)**

|                         |   | 本集团<br>The Group    |                     |                    |                       |                         |                    |                    |                |
|-------------------------|---|---------------------|---------------------|--------------------|-----------------------|-------------------------|--------------------|--------------------|----------------|
|                         |   | 2005                |                     |                    |                       |                         |                    |                    |                |
|                         | 人民币<br>Renminbi   | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO         | 日圆<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others       | 总计<br>Total        |                |
|                         | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m    | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |                |
| <b>资产</b>               | <b>Assets</b>   |                     |                     |                    |                       |                         |                    |                    |                |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 22,730              | 4,752               | 2,696              | 153                   | 154                     | 103                | 115                | 30,703         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 262                 | 35,832              | 82,190             | 371                   | -                       | 3,064              | 3,943              | 125,662        |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | -                   | 5,422               | 3,870              | 1,209                 | -                       | -                  | 1,508              | 12,009         |
| 衍生金融工具                  | Derivative financial instruments  | -                   | 874                 | 4,310              | -                     | -                       | -                  | -                  | 5,184          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                   | -                   | 32,630             | -                     | -                       | -                  | -                  | 32,630         |
| 贷款及其他账项                 | Advances and other accounts   | 1,961               | 47,896              | 279,033            | 3,738                 | 2,423                   | 831                | 2,512              | 338,394        |
| 可供出售证券                  | Available-for-sale securities   | -                   | 26,033              | 19,283             | 2,414                 | -                       | 1,011              | 3,502              | 52,243         |
| 持有至到期日证券                | Held-to-maturity securities   | -                   | 101,694             | 57,640             | 4,003                 | 243                     | 1,288              | 13,653             | 178,521        |
| 贷款及应收款                  | Loans and receivables   | -                   | 1,704               | 9,778              | -                     | -                       | -                  | 1,598              | 13,080         |
| 联营公司权益                  | Interests in associates   | -                   | -                   | 61                 | -                     | -                       | -                  | -                  | 61             |
| 物业、厂房及设备                | Properties, plant and equipment   | 61                  | -                   | 18,255             | -                     | -                       | -                  | -                  | 18,316         |
| 投资物业                    | Investment properties   | -                   | -                   | 7,539              | -                     | -                       | -                  | -                  | 7,539          |
| 其他资产 (包括递延税项资产)         | Other assets (including deferred tax assets)  | 19                  | 744                 | 6,952              | -                     | -                       | 9                  | 35                 | 7,759          |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>25,033</b>       | <b>224,951</b>      | <b>524,237</b>     | <b>11,888</b>         | <b>2,820</b>            | <b>6,306</b>       | <b>26,866</b>      | <b>822,101</b> |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**B) 汇率风险 (续)**
**B) Currency risk (continued)**

|                         |  | 本集团<br>The Group    |                     |                    |                       |                         |                    |                    |
|-------------------------|--|---------------------|---------------------|--------------------|-----------------------|-------------------------|--------------------|--------------------|
|                         |  | 2005                |                     |                    |                       |                         |                    |                    |
|                         | 人民币<br>Renminbi  | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO         | 日元<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others       | 总计<br>Total        |
|                         | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m    | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |
| <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  |                     |                     |                    |                       |                         |                    |                    |
|                         | -  | -                   | 32,630              | -                  | -                     | -                       | -                  | 32,630             |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |                     |                     |                    |                       |                         |                    |                    |
|                         | 14,150   | 9,245               | 12,507              | 247                | 3,389                 | 63                      | 1,054              | 40,655             |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss |                     |                     |                    |                       |                         |                    |                    |
|                         | -  | 2,746               | 5,178               | -                  | -                     | -                       | -                  | 7,924              |
| 衍生金融工具                  | Derivative financial instruments   |                     |                     |                    |                       |                         |                    |                    |
|                         | -  | 840                 | 3,353               | -                  | -                     | -                       | -                  | 4,193              |
| 客户存款                    | Deposits from customers  |                     |                     |                    |                       |                         |                    |                    |
|                         | 9,210  | 132,214             | 427,493             | 6,787              | 2,693                 | 13,199                  | 41,504             | 633,100            |
| 发行之存款证                  | Certificates of deposit issued   |                     |                     |                    |                       |                         |                    |                    |
|                         | -  | 1,325               | 2,640               | -                  | -                     | -                       | -                  | 3,965              |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           |                     |                     |                    |                       |                         |                    |                    |
|                         | 629  | 5,879               | 16,766              | 222                | 131                   | 196                     | 986                | 24,809             |
| <b>负债总额</b>             | <b>Total liabilities</b>   |                     |                     |                    |                       |                         |                    |                    |
|                         | 23,989   | 152,249             | 500,567             | 7,256              | 6,213                 | 13,458                  | 43,544             | 747,276            |
| 资产负债表头寸净值               | Net on-balance sheet position  |                     |                     |                    |                       |                         |                    |                    |
|                         | 1,044  | 72,702              | 23,670              | 4,632              | (3,393)               | (7,152)                 | (16,678)           | 74,825             |
| 表外资产负债头寸净值              | Off-balance sheet net notional position  |                     |                     |                    |                       |                         |                    |                    |
|                         | (5)  | (68,875)            | 48,257              | (4,575)            | 3,392                 | 7,146                   | 16,811             | 2,151              |
| 或然负债及承担                 | Contingent liabilities and commitments   |                     |                     |                    |                       |                         |                    |                    |
|                         | 1,558  | 34,600              | 121,428             | 1,945              | 812                   | 50                      | 1,294              | 161,687            |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### B) 汇率风险 (续)

#### B) Currency risk (continued)

|                         |   | 本银行<br>The Bank     |                     |                     |                       |                         |                     |                     |                |
|-------------------------|---|---------------------|---------------------|---------------------|-----------------------|-------------------------|---------------------|---------------------|----------------|
|                         |   | 2006                |                     |                     |                       |                         |                     |                     |                |
|                         | 人民币<br>Renminbi   | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO          | 日圆<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others        | 总计<br>Total         |                |
|                         | 港币<br>百万元<br>HK\$'m   | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m   | 港币<br>百万元<br>HK\$'m     | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m |                |
| <b>资产</b>               | <b>Assets</b>   |                     |                     |                     |                       |                         |                     |                     |                |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 23,914              | 3,055               | 2,121               | 109                   | 30                      | 51                  | 76                  | 29,356         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 451                 | 27,487              | 63,103              | 461                   | 26                      | 679                 | 1,669               | 93,876         |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | -                   | 2,916               | 5,580               | 1,041                 | -                       | -                   | 1,011               | 10,548         |
| 衍生金融工具                  | Derivative financial instruments  | -                   | 200                 | 6,892               | -                     | -                       | -                   | -                   | 7,092          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                   | -                   | 34,750              | -                     | -                       | -                   | -                   | 34,750         |
| 贷款及其他账项                 | Advances and other accounts   | 2,910               | 44,979              | 238,840             | 2,198                 | 1,542                   | 991                 | 1,836               | 293,296        |
| 可供出售证券                  | Available-for-sale securities   | -                   | 57,986              | 26,856              | 4,200                 | -                       | 2,118               | 6,354               | 97,514         |
| 持有至到期日证券                | Held-to-maturity securities   | -                   | 93,338              | 35,033              | 3,791                 | -                       | 1,790               | 12,521              | 146,473        |
| 贷款及应收款                  | Loans and receivables   | -                   | 379                 | 30,371              | -                     | -                       | -                   | -                   | 30,750         |
| 附属公司权益                  | Interests in subsidiaries   | -                   | -                   | 12,857              | -                     | -                       | -                   | -                   | 12,857         |
| 联营公司权益                  | Interests in associates   | -                   | -                   | 26                  | -                     | -                       | -                   | -                   | 26             |
| 物业、厂房及设备                | Properties, plant and equipment   | -                   | -                   | 15,258              | -                     | -                       | -                   | -                   | 15,258         |
| 投资物业                    | Investment properties   | -                   | -                   | 6,992               | -                     | -                       | -                   | -                   | 6,992          |
| 其他资产                    | Other assets  | 15                  | 237                 | 13,686              | 12                    | 1                       | 43                  | 101                 | 14,095         |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>27,290</b>       | <b>230,577</b>      | <b>492,365</b>      | <b>11,812</b>         | <b>1,599</b>            | <b>5,672</b>        | <b>23,568</b>       | <b>792,883</b> |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### B) 汇率风险 (续)

#### B) Currency risk (continued)

|                         |  | 本银行<br>The Bank     |                     |                     |                     |                      |                     |                     |
|-------------------------|--|---------------------|---------------------|---------------------|---------------------|----------------------|---------------------|---------------------|
|                         |  | 2006                |                     |                     |                     |                      |                     |                     |
|                         | 人民币<br>Renminbi  | 美元<br>US Dollars    | 港元<br>HK Dollars    | 欧元<br>EURO          | 日圆<br>Japanese Yen  | 英镑<br>Pound Sterling | 其他<br>Others        | 总计<br>Total         |
|                         | 港币<br>百万元<br>HK\$'m  | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m  | 港币<br>百万元<br>HK\$'m | 港币<br>百万元<br>HK\$'m |
| <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  |                     |                     |                     |                     |                      |                     |                     |
|                         | -  | -                   | 34,750              | -                   | -                   | -                    | -                   | 34,750              |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |                     |                     |                     |                     |                      |                     |                     |
|                         | 17,064   | 16,319              | 12,433              | 1,114               | 236                 | 46                   | 758                 | 47,970              |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss |                     |                     |                     |                     |                      |                     |                     |
|                         | -  | 1,370               | 7,741               | -                   | -                   | -                    | -                   | 9,111               |
| 衍生金融工具                  | Derivative financial instruments   |                     |                     |                     |                     |                      |                     |                     |
|                         | -  | 438                 | 3,416               | -                   | -                   | -                    | -                   | 3,854               |
| 客户存款                    | Deposits from customers  |                     |                     |                     |                     |                      |                     |                     |
|                         | 9,429  | 122,507             | 413,982             | 5,012               | 3,089               | 11,408               | 28,423              | 593,850             |
| 发行之存款证                  | Certificates of deposit issued   |                     |                     |                     |                     |                      |                     |                     |
|                         | -  | 769                 | 1,293               | -                   | -                   | -                    | -                   | 2,062               |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           |                     |                     |                     |                     |                      |                     |                     |
|                         | 368  | 5,373               | 22,255              | 118                 | 123                 | 14                   | 515                 | 28,766              |
| <b>负债总额</b>             | <b>Total liabilities</b>   |                     |                     |                     |                     |                      |                     |                     |
|                         | 26,861   | 146,776             | 495,870             | 6,244               | 3,448               | 11,468               | 29,696              | 720,363             |
| 资产负债表头寸净值               | Net on-balance sheet position  |                     |                     |                     |                     |                      |                     |                     |
|                         | 429  | 83,801              | (3,505)             | 5,568               | (1,849)             | (5,796)              | (6,128)             | 72,520              |
| 表外资产负债头寸净值              | Off-balance sheet net notional position  |                     |                     |                     |                     |                      |                     |                     |
|                         | 46   | (82,217)            | 77,393              | (5,720)             | 1,853               | 5,721                | 5,997               | 3,073               |
| 或然负债及承担                 | Contingent liabilities and commitments   |                     |                     |                     |                     |                      |                     |                     |
|                         | 1,426  | 31,179              | 83,502              | 1,452               | 431                 | 16                   | 461                 | 118,467             |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**B) 汇率风险 (续)**
**B) Currency risk (continued)**

|                         |   | 本银行<br>The Bank     |                     |                    |                       |                         |                    |                    |                |
|-------------------------|---|---------------------|---------------------|--------------------|-----------------------|-------------------------|--------------------|--------------------|----------------|
|                         |   | 2005                |                     |                    |                       |                         |                    |                    |                |
|                         | 人民币<br>Renminbi   | 美元<br>US<br>Dollars | 港元<br>HK<br>Dollars | 欧元<br>EURO         | 日圆<br>Japanese<br>Yen | 英镑<br>Pound<br>Sterling | 其他<br>Others       | 总计<br>Total        |                |
|                         | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m    | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |                |
| <b>资产</b>               | <b>Assets</b>   |                     |                     |                    |                       |                         |                    |                    |                |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 22,326              | 4,468               | 2,214              | 135                   | 80                      | 100                | 83                 | 29,406         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 87                  | 27,494              | 59,072             | 2                     | -                       | 1,819              | 1,004              | 89,478         |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | -                   | 3,322               | 3,452              | 1,067                 | -                       | -                  | 1,508              | 9,349          |
| 衍生金融工具                  | Derivative financial instruments  | -                   | 870                 | 3,948              | -                     | -                       | -                  | -                  | 4,818          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                   | -                   | 32,630             | -                     | -                       | -                  | -                  | 32,630         |
| 贷款及其他账项                 | Advances and other accounts   | 885                 | 38,763              | 234,405            | 2,774                 | 2,104                   | 825                | 2,086              | 281,842        |
| 可供出售证券                  | Available-for-sale securities   | -                   | 25,471              | 17,800             | 2,414                 | -                       | 1,011              | 3,423              | 50,119         |
| 持有至到期日证券                | Held-to-maturity securities   | -                   | 96,710              | 44,505             | 3,819                 | 243                     | 1,140              | 12,154             | 158,571        |
| 贷款及应收款                  | Loans and receivables   | -                   | 698                 | 7,716              | -                     | -                       | -                  | -                  | 8,414          |
| 附属公司权益                  | Interests in subsidiaries   | -                   | -                   | 12,904             | -                     | -                       | -                  | -                  | 12,904         |
| 联营公司权益                  | Interests in associates   | -                   | -                   | 28                 | -                     | -                       | -                  | -                  | 28             |
| 物业、厂房及设备                | Properties, plant and equipment   | 1                   | -                   | 13,899             | -                     | -                       | -                  | -                  | 13,900         |
| 投资物业                    | Investment properties   | -                   | -                   | 6,920              | -                     | -                       | -                  | -                  | 6,920          |
| 其他资产                    | Other assets  | 11                  | 711                 | 7,693              | -                     | -                       | 9                  | 33                 | 8,457          |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>23,310</b>       | <b>198,507</b>      | <b>447,186</b>     | <b>10,211</b>         | <b>2,427</b>            | <b>4,904</b>       | <b>20,291</b>      | <b>706,836</b> |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**B) 汇率风险 (续)**
**B) Currency risk (continued)**

|                         |  | 本银行<br>The Bank    |                    |                    |                    |                      |                    |                    |
|-------------------------|--|--------------------|--------------------|--------------------|--------------------|----------------------|--------------------|--------------------|
|                         |  | 2005               |                    |                    |                    |                      |                    |                    |
|                         | 人民币<br>Renminbi  | 美元<br>US Dollars   | 港元<br>HK Dollars   | 欧元<br>EURO         | 日元<br>Japanese Yen | 英镑<br>Pound Sterling | 其他<br>Others       | 总计<br>Total        |
|                         | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |
| <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  |                    |                    |                    |                    |                      |                    |                    |
|                         | -  | -                  | 32,630             | -                  | -                  | -                    | -                  | 32,630             |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |                    |                    |                    |                    |                      |                    |                    |
|                         | 14,485   | 8,983              | 12,241             | 259                | 2,907              | 69                   | 1,110              | 40,054             |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss |                    |                    |                    |                    |                      |                    |                    |
|                         | -  | 795                | 3,548              | -                  | -                  | -                    | -                  | 4,343              |
| 衍生金融工具                  | Derivative financial instruments   |                    |                    |                    |                    |                      |                    |                    |
|                         | -  | 834                | 3,065              | -                  | -                  | -                    | -                  | 3,899              |
| 客户存款                    | Deposits from customers  |                    |                    |                    |                    |                      |                    |                    |
|                         | 7,907  | 109,288            | 362,112            | 5,571              | 2,387              | 12,421               | 35,570             | 535,256            |
| 发行之存款证                  | Certificates of deposit issued   |                    |                    |                    |                    |                      |                    |                    |
|                         | -  | 996                | 1,979              | -                  | -                  | -                    | -                  | 2,975              |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           |                    |                    |                    |                    |                      |                    |                    |
|                         | 510  | 2,863              | 14,933             | 115                | 109                | 176                  | 782                | 19,488             |
| <b>负债总额</b>             | <b>Total liabilities</b>   |                    |                    |                    |                    |                      |                    |                    |
|                         | 22,902   | 123,759            | 430,508            | 5,945              | 5,403              | 12,666               | 37,462             | 638,645            |
| 资产负债表头寸净值               | Net on-balance sheet position  |                    |                    |                    |                    |                      |                    |                    |
|                         | 408  | 74,748             | 16,678             | 4,266              | (2,976)            | (7,762)              | (17,171)           | 68,191             |
| 表外资产负债头寸净值              | Off-balance sheet net notional position  |                    |                    |                    |                    |                      |                    |                    |
|                         | (6)  | (69,091)           | 47,414             | (4,243)            | 2,975              | 7,757                | 17,108             | 1,914              |
| 或然负债及承担                 | Contingent liabilities and commitments   |                    |                    |                    |                    |                      |                    |                    |
|                         | 622  | 23,851             | 74,480             | 859                | 702                | 46                   | 282                | 100,842            |



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### C) 利率风险

下表概述了本集团及本银行于 12 月 31 日的利率风险暴露。表内以账面值列示本集团及本银行之资产及负债，并按重定息率日期或到期日（以较早者为准）分类。主要用作减低本集团及本银行暴露于利率变动之风险的衍生金融工具之账面值已纳入「不计息」项目中。

#### C) Interest rate risk

Tables below summarise the Group's and the Bank's exposure to interest rate risk as at 31 December. Included in the tables are the Group's and the Bank's assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates. The carrying amounts of derivative financial instruments which are principally used to reduce the Group's and the Bank's exposure to interest rate movements are under the column captioned 'Non-interest bearing'.

|                         |   | 本集团<br>The Group        |                                |                                  |                          |                             |                                    |                    |
|-------------------------|---|-------------------------|--------------------------------|----------------------------------|--------------------------|-----------------------------|------------------------------------|--------------------|
|                         |   | 2006                    |                                |                                  |                          |                             |                                    |                    |
|                         |   | 一个月<br>Up to 1<br>month | 一至<br>三<br>个月<br>1-3<br>months | 三至<br>十二<br>个月<br>3-12<br>months | 一至五<br>年<br>1-5<br>years | 五年<br>以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total        |
|                         |   | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m             | 港币<br>百万元<br>HK\$m               | 港币<br>百万元<br>HK\$m       | 港币<br>百万元<br>HK\$m          | 港币<br>百万元<br>HK\$m                 | 港币<br>百万元<br>HK\$m |
| <b>资产</b>               | <b>Assets</b>   |                         |                                |                                  |                          |                             |                                    |                    |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 24,894                  | -                              | -                                | -                        | -                           | 6,079                              | 30,973             |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 74,263                  | 47,717                         | 8,656                            | -                        | -                           | -                                  | 130,636            |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | 4,623                   | 4,729                          | 1,570                            | 1,921                    | 289                         | 62                                 | 13,194             |
| 衍生金融工具                  | Derivative financial instruments  | -                       | -                              | -                                | -                        | -                           | 7,393                              | 7,393              |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                       | -                              | -                                | -                        | -                           | 34,750                             | 34,750             |
| 贷款及其他账项                 | Advances and other accounts   | 303,259                 | 32,873                         | 11,096                           | 2,487                    | 420                         | 2,709                              | 352,844            |
| 可供出售证券                  | Available-for-sale securities   | 5,578                   | 14,102                         | 5,402                            | 27,529                   | 47,728                      | 50                                 | 100,389            |
| 持有至到期日证券                | Held-to-maturity securities   | 25,050                  | 38,721                         | 32,265                           | 41,105                   | 28,447                      | -                                  | 165,588            |
| 贷款及应收款                  | Loans and receivables   | 2,429                   | 12,753                         | 20,932                           | -                        | -                           | -                                  | 36,114             |
| 联营公司权益                  | Interests in associates   | -                       | -                              | -                                | -                        | -                           | 60                                 | 60                 |
| 物业、厂房及设备                | Properties, plant and equipment   | -                       | -                              | -                                | -                        | -                           | 19,735                             | 19,735             |
| 投资物业                    | Investment properties   | -                       | -                              | -                                | -                        | -                           | 7,481                              | 7,481              |
| 其他资产（包括递延税项资产）          | Other assets (including deferred tax assets)  | -                       | -                              | -                                | -                        | -                           | 14,632                             | 14,632             |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>440,096</b>          | <b>150,895</b>                 | <b>79,921</b>                    | <b>73,042</b>            | <b>76,884</b>               | <b>92,951</b>                      | <b>913,789</b>     |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### C) 利率风险 (续)

#### C) Interest rate risk (continued)

|                         |  | 本集团<br>The Group |                |                |                      |                         |                                    |                |
|-------------------------|--|------------------|----------------|----------------|----------------------|-------------------------|------------------------------------|----------------|
|                         |  | 2006             |                |                |                      |                         |                                    |                |
|                         |  | 一至<br>一个月内       | 一至<br>三个月      | 三至<br>十二个月     | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total    |
|                         |  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m                     | 港币百万元<br>HK\$m |
| <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  | -                | -              | -              | -                    | -                       | 34,750                             | 34,750         |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 44,271           | 955            | 2,692          | -                    | -                       | 1,116                              | 49,034         |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | 6,025            | 3,603          | 2,946          | 55                   | -                       | -                                  | 12,629         |
| 衍生金融工具                  | Derivative financial instruments   | -                | -              | -              | -                    | -                       | 4,052                              | 4,052          |
| 客户存款                    | Deposits from customers  | 566,616          | 77,894         | 21,891         | 996                  | 18                      | 28,201                             | 695,616        |
| 发行之存款证                  | Certificates of deposit issued   | -                | -              | 514            | 1,984                | -                       | -                                  | 2,498          |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 6,298            | 99             | -              | -                    | -                       | 28,393                             | 34,790         |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>623,210</b>   | <b>82,551</b>  | <b>28,043</b>  | <b>3,035</b>         | <b>18</b>               | <b>96,512</b>                      | <b>833,369</b> |
| 利率敏感度缺口                 | Interest sensitivity gap   | (183,114)        | 68,344         | 51,878         | 70,007               | 76,866                  | (3,561)                            | 80,420         |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                         |   | 本集团<br>The Group              |                            |                              |                      |                         |                                    |                |
|-------------------------|---|-------------------------------|----------------------------|------------------------------|----------------------|-------------------------|------------------------------------|----------------|
|                         |   | 2005                          |                            |                              |                      |                         |                                    |                |
|                         |   | 一至<br>一个月<br>Up to 1<br>month | 一至<br>三个月<br>1-3<br>months | 三至<br>十二个月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total    |
|                         |   | 港币百万元<br>HK\$m                | 港币百万元<br>HK\$m             | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m                     | 港币百万元<br>HK\$m |
| <b>资产</b>               | <b>Assets</b>   |                               |                            |                              |                      |                         |                                    |                |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 26,846                        | -                          | -                            | -                    | -                       | 3,857                              | 30,703         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | 78,040                        | 40,141                     | 7,479                        | -                    | -                       | 2                                  | 125,662        |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | 3,243                         | 3,795                      | 1,690                        | 2,532                | 731                     | 18                                 | 12,009         |
| 衍生金融工具                  | Derivative financial instruments  | -                             | -                          | -                            | -                    | -                       | 5,184                              | 5,184          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | -                             | -                          | -                            | -                    | -                       | 32,630                             | 32,630         |
| 贷款及其他账项                 | Advances and other accounts   | 276,399                       | 40,833                     | 12,770                       | 4,715                | 474                     | 3,203                              | 338,394        |
| 可供出售证券                  | Available-for-sale securities   | 4,976                         | 7,574                      | 1,930                        | 20,547               | 17,160                  | 56                                 | 52,243         |
| 持有至到期日证券                | Held-to-maturity securities   | 27,990                        | 46,049                     | 34,953                       | 53,587               | 15,942                  | -                                  | 178,521        |
| 贷款及应收款                  | Loans and receivables   | 3,466                         | 3,351                      | 6,263                        | -                    | -                       | -                                  | 13,080         |
| 联营公司权益                  | Interests in associates   | -                             | -                          | -                            | -                    | -                       | 61                                 | 61             |
| 物业、厂房及设备                | Properties, plant and equipment   | -                             | -                          | -                            | -                    | -                       | 18,316                             | 18,316         |
| 投资物业                    | Investment properties   | -                             | -                          | -                            | -                    | -                       | 7,539                              | 7,539          |
| 其他资产 (包括递延税项资产)         | Other assets (including deferred tax assets)  | -                             | -                          | -                            | -                    | -                       | 7,759                              | 7,759          |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>420,960</b>                | <b>141,743</b>             | <b>65,085</b>                | <b>81,381</b>        | <b>34,307</b>           | <b>78,625</b>                      | <b>822,101</b> |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                         |  | 本集团<br>The Group              |                            |                              |                      |                         |                                    |                |
|-------------------------|--|-------------------------------|----------------------------|------------------------------|----------------------|-------------------------|------------------------------------|----------------|
|                         |  | 2005                          |                            |                              |                      |                         |                                    |                |
|                         |  | 一至<br>一个月<br>Up to 1<br>month | 一至<br>三个月<br>1-3<br>months | 三至<br>十二个月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total    |
|                         |  | 港币百万元<br>HK\$m                | 港币百万元<br>HK\$m             | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m          | 港币百万元<br>HK\$m                     | 港币百万元<br>HK\$m |
| <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  | -                             | -                          | -                            | -                    | -                       | 32,630                             | 32,630         |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 34,444                        | 1,709                      | 3,015                        | -                    | -                       | 1,487                              | 40,655         |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | 1,725                         | 2,097                      | 1,310                        | 2,792                | -                       | -                                  | 7,924          |
| 衍生金融工具                  | Derivative financial instruments   | -                             | -                          | -                            | -                    | -                       | 4,193                              | 4,193          |
| 客户存款                    | Deposits from customers  | 454,790                       | 131,904                    | 22,251                       | 1,478                | -                       | 22,677                             | 633,100        |
| 发行之存款证                  | Certificates of deposit issued   | -                             | 250                        | 2,378                        | 1,337                | -                       | -                                  | 3,965          |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 4,911                         | -                          | -                            | -                    | -                       | 19,898                             | 24,809         |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>495,870</b>                | <b>135,960</b>             | <b>28,954</b>                | <b>5,607</b>         | <b>-</b>                | <b>80,885</b>                      | <b>747,276</b> |
| 利率敏感度缺口                 | Interest sensitivity gap   | (74,910)                      | 5,783                      | 36,131                       | 75,774               | 34,307                  | (2,260)                            | 74,825         |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险(续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                         |  | 本银行<br>The Bank         |                            |                              |                         |                         |                                    |                         |
|-------------------------|--|-------------------------|----------------------------|------------------------------|-------------------------|-------------------------|------------------------------------|-------------------------|
|                         |  | 2006                    |                            |                              |                         |                         |                                    |                         |
|                         |  | 一个月<br>Up to 1<br>month | 一至<br>三个月<br>1-3<br>months | 三至<br>十二个月<br>3-12<br>months | 一至五年<br>1-5<br>years    | 五年以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total             |
|                         |  | 港币<br>百万<br>元<br>HK\$'m | 港币<br>百万<br>元<br>HK\$'m    | 港币<br>百万<br>元<br>HK\$'m      | 港币<br>百万<br>元<br>HK\$'m | 港币<br>百万<br>元<br>HK\$'m | 港币<br>百万<br>元<br>HK\$'m            | 港币<br>百万<br>元<br>HK\$'m |
| <b>资产</b>               | <b>Assets</b>  |                         |                            |                              |                         |                         |                                    |                         |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                            | 24,059                  | -                          | -                            | -                       | -                       | 5,297                              | 29,356                  |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                   | 55,832                  | 32,475                     | 5,569                        | -                       | -                       | -                                  | 93,876                  |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss  | 3,278                   | 4,578                      | 1,325                        | 1,177                   | 171                     | 19                                 | 10,548                  |
| 衍生金融工具                  | Derivative financial instruments   | -                       | -                          | -                            | -                       | -                       | 7,092                              | 7,092                   |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                    | -                       | -                          | -                            | -                       | -                       | 34,750                             | 34,750                  |
| 贷款及其他账项                 | Advances and other accounts  | 258,962                 | 24,115                     | 7,679                        | 2,203                   | 337                     | -                                  | 293,296                 |
| 可供出售证券                  | Available-for-sale securities  | 5,217                   | 12,883                     | 4,896                        | 27,068                  | 47,411                  | 39                                 | 97,514                  |
| 持有至到期日证券                | Held-to-maturity securities  | 21,214                  | 31,191                     | 28,287                       | 37,461                  | 28,320                  | -                                  | 146,473                 |
| 贷款及应收款                  | Loans and receivables  | 1,997                   | 10,732                     | 18,021                       | -                       | -                       | -                                  | 30,750                  |
| 附属公司权益                  | Interests in subsidiaries  | -                       | -                          | -                            | -                       | -                       | 12,857                             | 12,857                  |
| 联营公司权益                  | Interests in associates  | -                       | -                          | -                            | -                       | -                       | 26                                 | 26                      |
| 物业、厂房及设备                | Properties, plant and equipment  | -                       | -                          | -                            | -                       | -                       | 15,258                             | 15,258                  |
| 投资物业                    | Investment properties  | -                       | -                          | -                            | -                       | -                       | 6,992                              | 6,992                   |
| 其他资产                    | Other assets   | -                       | -                          | -                            | -                       | -                       | 14,095                             | 14,095                  |
| <b>资产总额</b>             | <b>Total assets</b>  | <b>370,559</b>          | <b>115,974</b>             | <b>65,777</b>                | <b>67,909</b>           | <b>76,239</b>           | <b>96,425</b>                      | <b>792,883</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  | -                       | -                          | -                            | -                       | -                       | 34,750                             | 34,750                  |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 44,059                  | 630                        | 2,204                        | -                       | -                       | 1,077                              | 47,970                  |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | 3,984                   | 2,246                      | 2,826                        | 55                      | -                       | -                                  | 9,111                   |
| 衍生金融工具                  | Derivative financial instruments   | -                       | -                          | -                            | -                       | -                       | 3,854                              | 3,854                   |
| 客户存款                    | Deposits from customers  | 489,843                 | 62,866                     | 17,792                       | 266                     | -                       | 23,083                             | 593,850                 |
| 发行之存款证                  | Certificates of deposit issued   | -                       | -                          | 514                          | 1,548                   | -                       | -                                  | 2,062                   |
| 其他账项及准备(包括本年及递延税项负债)    | Other accounts and provisions (including current and deferred tax liabilities)           | 5,369                   | 99                         | -                            | -                       | -                       | 23,298                             | 28,766                  |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>543,255</b>          | <b>65,841</b>              | <b>23,336</b>                | <b>1,869</b>            | <b>-</b>                | <b>86,062</b>                      | <b>720,363</b>          |
| 利率敏感度缺口                 | Interest sensitivity gap   | (172,696)               | 50,133                     | 42,441                       | 66,040                  | 76,239                  | 10,363                             | 72,520                  |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险(续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                         |  | 本银行<br>The Bank         |                            |                              |                      |                         |                                    |                    |
|-------------------------|--|-------------------------|----------------------------|------------------------------|----------------------|-------------------------|------------------------------------|--------------------|
|                         |  | 2005                    |                            |                              |                      |                         |                                    |                    |
|                         |  | 一个月<br>Up to 1<br>month | 一至<br>三个月<br>1-3<br>months | 三至<br>十二个月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 不计息<br>Non-<br>interest<br>bearing | 总计<br>Total        |
|                         |  | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m         | 港币<br>百万元<br>HK\$m           | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m                 | 港币<br>百万元<br>HK\$m |
| <b>资产</b>               | <b>Assets</b>  |                         |                            |                              |                      |                         |                                    |                    |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                            | 25,973                  | -                          | -                            | -                    | -                       | 3,433                              | 29,406             |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                   | 56,685                  | 27,486                     | 5,307                        | -                    | -                       | -                                  | 89,478             |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss  | 2,106                   | 3,714                      | 1,362                        | 1,466                | 686                     | 15                                 | 9,349              |
| 衍生金融工具                  | Derivative financial instruments   | -                       | -                          | -                            | -                    | -                       | 4,818                              | 4,818              |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                    | -                       | -                          | -                            | -                    | -                       | 32,630                             | 32,630             |
| 贷款及其他账项                 | Advances and other accounts  | 231,026                 | 33,878                     | 9,982                        | 3,619                | 134                     | 3,203                              | 281,842            |
| 可供出售证券                  | Available-for-sale securities  | 4,725                   | 6,662                      | 1,560                        | 20,374               | 16,759                  | 39                                 | 50,119             |
| 持有至到期日证券                | Held-to-maturity securities  | 25,378                  | 39,140                     | 30,276                       | 48,592               | 15,185                  | -                                  | 158,571            |
| 贷款及应收款                  | Loans and receivables  | 1,819                   | 2,329                      | 4,266                        | -                    | -                       | -                                  | 8,414              |
| 附属公司权益                  | Interests in subsidiaries  | -                       | -                          | -                            | -                    | -                       | 12,904                             | 12,904             |
| 联营公司权益                  | Interests in associates  | -                       | -                          | -                            | -                    | -                       | 28                                 | 28                 |
| 物业、厂房及设备                | Properties, plant and equipment  | -                       | -                          | -                            | -                    | -                       | 13,900                             | 13,900             |
| 投资物业                    | Investment properties  | -                       | -                          | -                            | -                    | -                       | 6,920                              | 6,920              |
| 其他资产                    | Other assets   | -                       | -                          | -                            | -                    | -                       | 8,457                              | 8,457              |
| <b>资产总额</b>             | <b>Total assets</b>  | <b>347,712</b>          | <b>113,209</b>             | <b>52,753</b>                | <b>74,051</b>        | <b>32,764</b>           | <b>86,347</b>                      | <b>706,836</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  | -                       | -                          | -                            | -                    | -                       | 32,630                             | 32,630             |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 35,224                  | 653                        | 2,754                        | -                    | -                       | 1,423                              | 40,054             |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | 641                     | 1,356                      | 496                          | 1,850                | -                       | -                                  | 4,343              |
| 衍生金融工具                  | Derivative financial instruments   | -                       | -                          | -                            | -                    | -                       | 3,899                              | 3,899              |
| 客户存款                    | Deposits from customers  | 387,572                 | 108,817                    | 15,792                       | 292                  | -                       | 22,783                             | 535,256            |
| 发行之存款证                  | Certificates of deposit issued   | -                       | -                          | 1,786                        | 1,189                | -                       | -                                  | 2,975              |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 3,896                   | -                          | -                            | -                    | -                       | 15,592                             | 19,488             |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>427,333</b>          | <b>110,826</b>             | <b>20,828</b>                | <b>3,331</b>         | <b>-</b>                | <b>76,327</b>                      | <b>638,645</b>     |
| 利率敏感度缺口                 | Interest sensitivity gap   | (79,621)                | 2,383                      | 31,925                       | 70,720               | 32,764                  | 10,020                             | 68,191             |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### C) 利率风险 (续)

下表概述于12月31日存在利率风险之非以公允价值变化计入损益的货币金融工具中几种主要货币的实际利率:

#### C) Interest rate risk (continued)

Tables below summarise the effective interest rate by major currencies for monetary financial instruments not carried at fair value through profit or loss subject to interest rate risk as at 31 December:

|                    |   | 本集团<br>The Group |            |            |      |              |                |
|--------------------|---|------------------|------------|------------|------|--------------|----------------|
|                    |   | 2006             |            |            |      |              |                |
|                    |   | 人民币              | 美元         | 港元         | 欧罗   | 日圆           | 英镑             |
|                    |   | Renminbi         | US Dollars | HK Dollars | EURO | Japanese Yen | Pound Sterling |
|                    |   | %                | %          | %          | %    | %            | %              |
| <b>资产</b>          | <b>Assets</b>   |                  |            |            |      |              |                |
| 库存现金及在银行及其他金融机构的结余 | Cash and balances with banks and other financial institutions   | 1.00             | 3.25       | 0.96       | 2.11 | 0.09         | 2.04           |
| 银行及其他金融机构存款        | Placements with banks and other financial institutions          | 1.87             | 5.23       | 4.06       | 3.63 | 0.32         | 5.34           |
| 客户贷款               | Advances to customers   | 5.86             | 6.25       | 5.21       | 4.92 | 1.61         | 5.17           |
| 银行及其他金融机构贷款        | Advances to banks and other financial institutions              | -                | 5.57       | 4.12       | 3.78 | 0.72         | -              |
| 可供出售证券             | Available-for-sale securities                                   | -                | 5.62       | 3.99       | 3.47 | -            | 5.19           |
| 持有至到期日证券           | Held-to-maturity securities                                     | -                | 4.91       | 4.17       | 3.57 | -            | 5.50           |
| 贷款及应收款             | Loans and receivables   | -                | 5.30       | 3.90       | -    | -            | 4.70           |
| <b>负债</b>          | <b>Liabilities</b>  |                  |            |            |      |              |                |
| 银行及其他金融机构之存款及结余    | Deposits and balances of banks and other financial institutions | 1.25             | 5.11       | 3.64       | 3.60 | 0.24         | 5.23           |
| 客户存款               | Deposits from customers   | 0.75             | 3.78       | 3.01       | 2.01 | -            | 3.68           |
| 发行之存款证             | Certificates of deposit issued                                  | -                | 3.39       | 3.63       | -    | -            | -              |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                        |  | 本集团<br>The Group |            |            |      |              |                |
|------------------------|--|------------------|------------|------------|------|--------------|----------------|
|                        |  | 2005             |            |            |      |              |                |
|                        |  | 人民币              | 美元         | 港元         | 欧元   | 日圆           | 英镑             |
|                        |  | Renminbi         | US Dollars | HK Dollars | EURO | Japanese Yen | Pound Sterling |
|                        |  | %                | %          | %          | %    | %            | %              |
| <b>资产</b>              | <b>Assets</b>  |                  |            |            |      |              |                |
| 库存现金及在银行及其他金融机<br>构的结余 | Cash and balances with banks<br>and other financial institutions   | 0.99             | 3.34       | 0.83       | 0.82 | -            | 1.35           |
| 银行及其他金融机构存款            | Placements with banks and<br>other financial institutions          | 1.05             | 4.22       | 4.10       | 2.40 | -            | 4.58           |
| 客户贷款                   | Advances to customers  | 5.01             | 5.17       | 5.32       | 3.30 | 1.22         | 4.74           |
| 银行及其他金融机构贷款            | Advances to banks and other<br>financial institutions              | -                | 4.38       | 4.31       | -    | 0.27         | -              |
| 可供出售证券                 | Available-for-sale securities                                      | -                | 4.92       | 3.81       | 2.91 | -            | 4.61           |
| 持有至到期日证券               | Held-to-maturity securities  | -                | 4.12       | 4.03       | 2.92 | 0.23         | 4.68           |
| 贷款及应收款                 | Loans and receivables  | -                | 4.15       | 3.92       | -    | -            | -              |
| <b>负债</b>              | <b>Liabilities</b>   |                  |            |            |      |              |                |
| 银行及其他金融机构之存款及结<br>余    | Deposits and balances of banks<br>and other financial institutions | 0.96             | 4.03       | 3.79       | 2.35 | 0.05         | 4.28           |
| 客户存款                   | Deposits from customers  | 0.65             | 3.02       | 3.04       | 1.16 | -            | 3.05           |
| 发行之存款证                 | Certificates of deposit issued                                     | -                | 3.02       | 3.05       | -    | -            | -              |



**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**C) 利率风险 (续)**
**C) Interest rate risk (continued)**

|                    |   | 本银行<br>The Bank |            |            |      |              |                |
|--------------------|---|-----------------|------------|------------|------|--------------|----------------|
|                    |   | 2006            |            |            |      |              |                |
|                    |   | 人民币             | 美元         | 港元         | 欧元   | 日元           | 英镑             |
|                    |   | Renminbi        | US Dollars | HK Dollars | EURO | Japanese Yen | Pound Sterling |
|                    |   | %               | %          | %          | %    | %            | %              |
| <b>资产</b>          | <b>Assets</b>   |                 |            |            |      |              |                |
| 库存现金及在银行及其他金融机构的结余 | Cash and balances with banks and other financial institutions   | 1.00            | 3.70       | 0.40       | 2.16 | 0.10         | 2.04           |
| 银行及其他金融机构存款        | Placements with banks and other financial institutions          | 1.74            | 5.19       | 4.07       | 3.60 | 0.01         | 5.36           |
| 客户贷款               | Advances to customers   | 5.76            | 6.18       | 5.01       | 4.81 | 1.62         | 5.14           |
| 银行及其他金融机构贷款        | Advances to banks and other financial institutions              | -               | 5.56       | 4.11       | 3.78 | 0.72         | -              |
| 可供出售证券             | Available-for-sale securities                                   | -               | 5.62       | 3.99       | 3.47 | -            | 5.19           |
| 持有至到期日证券           | Held-to-maturity securities                                     | -               | 4.86       | 4.26       | 3.57 | -            | 5.50           |
| 贷款及应收款             | Loans and receivables   | -               | 5.31       | 3.85       | -    | -            | -              |
| <b>负债</b>          | <b>Liabilities</b>  |                 |            |            |      |              |                |
| 银行及其他金融机构之存款及结余    | Deposits and balances of banks and other financial institutions | 1.13            | 5.13       | 3.65       | 3.60 | 0.07         | 5.13           |
| 客户存款               | Deposits from customers   | 0.73            | 3.80       | 2.99       | 2.03 | -            | 3.71           |
| 发行之存款证             | Certificates of deposit issued                                  | -               | 3.50       | 3.66       | -    | -            | -              |

|                    |   | 本银行<br>The Bank |            |            |      |              |                |
|--------------------|---|-----------------|------------|------------|------|--------------|----------------|
|                    |   | 2005            |            |            |      |              |                |
|                    |   | 人民币             | 美元         | 港元         | 欧元   | 日元           | 英镑             |
|                    |   | Renminbi        | US Dollars | HK Dollars | EURO | Japanese Yen | Pound Sterling |
|                    |   | %               | %          | %          | %    | %            | %              |
| <b>资产</b>          | <b>Assets</b>   |                 |            |            |      |              |                |
| 库存现金及在银行及其他金融机构的结余 | Cash and balances with banks and other financial institutions   | 0.99            | 3.52       | 2.84       | 0.98 | -            | 1.41           |
| 银行及其他金融机构存款        | Placements with banks and other financial institutions          | 2.10            | 4.31       | 4.11       | 2.38 | -            | 4.56           |
| 客户贷款               | Advances to customers   | 5.43            | 5.24       | 5.17       | 3.40 | 1.10         | 4.72           |
| 银行及其他金融机构贷款        | Advances to banks and other financial institutions              | -               | 4.36       | 4.30       | -    | 0.27         | -              |
| 可供出售证券             | Available-for-sale securities                                   | -               | 4.93       | 3.82       | 2.91 | -            | 4.61           |
| 持有至到期日证券           | Held-to-maturity securities                                     | -               | 4.12       | 4.33       | 2.94 | 0.23         | 4.71           |
| 贷款及应收款             | Loans and receivables   | -               | 4.48       | 4.10       | -    | -            | -              |
| <b>负债</b>          | <b>Liabilities</b>  |                 |            |            |      |              |                |
| 银行及其他金融机构之存款及结余    | Deposits and balances of banks and other financial institutions | 0.92            | 4.09       | 3.80       | 2.37 | 0.02         | 4.45           |
| 客户存款               | Deposits from customers   | 0.64            | 3.11       | 3.09       | 1.17 | -            | 3.07           |
| 发行之存款证             | Certificates of deposit issued                                  | -               | 3.12       | 3.13       | -    | -            | -              |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### D) 流动资金风险

下表为本集团及本银行之资产及负债于 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。

#### D) Liquidity risk

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

|                         |                               | 本集团<br>The Group        |                                |                                  |                      |                         |                      |                     |
|-------------------------|-------------------------------|-------------------------|--------------------------------|----------------------------------|----------------------|-------------------------|----------------------|---------------------|
|                         |                               | 2006                    |                                |                                  |                      |                         |                      |                     |
|                         | 即期<br>On<br>demand            | 一个月<br>Up to 1<br>month | 一至<br>三<br>个月<br>1-3<br>months | 三至<br>十二<br>个月<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 无注明<br>日期<br>Undated | 总计<br>Total         |
|                         | 港币<br>百万元<br>HK\$'m           | 港币<br>百万元<br>HK\$'m     | 港币<br>百万元<br>HK\$'m            | 港币<br>百万元<br>HK\$'m              | 港币<br>百万元<br>HK\$'m  | 港币<br>百万元<br>HK\$'m     | 港币<br>百万元<br>HK\$'m  | 港币<br>百万元<br>HK\$'m |
| <b>资产</b>               | <b>Assets</b>                 |                         |                                |                                  |                      |                         |                      |                     |
| 库存现金及在银行及其他金融机构的结余      | 30,973                        | -                       | -                              | -                                | -                    | -                       | -                    | 30,973              |
| 银行及其他金融机构存款             | -                             | 74,263                  | 47,717                         | 8,656                            | -                    | -                       | -                    | 130,636             |
| 交易性证券及公允价值变化计入损益的其他金融资产 | -                             | -                       | -                              | -                                | -                    | -                       | -                    | -                   |
| - 债务证券                  | -                             | -                       | -                              | -                                | -                    | -                       | -                    | -                   |
| - 持有之存款证                | -                             | 10                      | 104                            | 227                              | 428                  | -                       | -                    | 769                 |
| - 其他                    | -                             | 1,331                   | 2,345                          | 3,511                            | 4,587                | 590                     | -                    | 12,364              |
| - 股份证券                  | -                             | -                       | -                              | -                                | -                    | -                       | 61                   | 61                  |
| 衍生金融工具                  | 6,218                         | 537                     | 217                            | 109                              | 274                  | 38                      | -                    | 7,393               |
| 香港特别行政区政府负债证明书          | 34,750                        | -                       | -                              | -                                | -                    | -                       | -                    | 34,750              |
| 贷款及其他账项                 | Advances and other accounts   |                         |                                |                                  |                      |                         |                      |                     |
| - 客户贷款                  | 28,483                        | 8,085                   | 15,471                         | 39,287                           | 136,122              | 116,931                 | 1,594                | 345,973             |
| - 贸易票据                  | 76                            | 1,670                   | 1,030                          | 350                              | -                    | -                       | 2                    | 3,128               |
| - 银行及其他金融机构贷款           | -                             | -                       | 156                            | 940                              | 2,647                | -                       | -                    | 3,743               |
| 可供出售证券                  | Available-for-sale securities |                         |                                |                                  |                      |                         |                      |                     |
| - 债务证券                  | -                             | -                       | -                              | -                                | -                    | -                       | -                    | -                   |
| - 持有之存款证                | -                             | 157                     | -                              | 2,512                            | 5,479                | -                       | -                    | 8,148               |
| - 其他                    | -                             | 1,735                   | 5,643                          | 4,101                            | 30,893               | 49,819                  | -                    | 92,191              |
| - 股份证券                  | -                             | -                       | -                              | -                                | -                    | -                       | 50                   | 50                  |
| 持有至到期日证券                | Held-to-maturity securities   |                         |                                |                                  |                      |                         |                      |                     |
| - 债务证券                  | -                             | -                       | -                              | -                                | -                    | -                       | -                    | -                   |
| - 持有之存款证                | -                             | 1,600                   | 1,205                          | 3,176                            | 3,386                | -                       | -                    | 9,367               |
| - 其他                    | -                             | 3,759                   | 7,700                          | 35,308                           | 79,067               | 30,387                  | -                    | 156,221             |
| 贷款及应收款                  | -                             | 2,429                   | 12,753                         | 20,932                           | -                    | -                       | -                    | 36,114              |
| 联营公司权益                  | -                             | -                       | -                              | -                                | -                    | -                       | 60                   | 60                  |
| 物业、厂房及设备                | -                             | -                       | -                              | -                                | -                    | -                       | 19,735               | 19,735              |
| 投资物业                    | -                             | -                       | -                              | -                                | -                    | -                       | 7,481                | 7,481               |
| 其他资产 (包括递延税项资产)         | 4,185                         | 9,773                   | 2                              | 246                              | 63                   | 163                     | 200                  | 14,632              |
| <b>资产总额</b>             | <b>104,685</b>                | <b>105,349</b>          | <b>94,343</b>                  | <b>119,355</b>                   | <b>262,946</b>       | <b>197,928</b>          | <b>29,183</b>        | <b>913,789</b>      |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### D) 流动资金风险 (续) D) Liquidity risk (continued)

|                         |  | 本集团<br>The Group |        |        |         |         |         |         |
|-------------------------|--|------------------|--------|--------|---------|---------|---------|---------|
|                         |  | 2006             |        |        |         |         |         |         |
|                         | 即期   | 一个月内             | 一至     | 三至     | 一至五年    | 五年以上    | 无注明     | 总计      |
|                         | On   | Up to 1          | 三个月    | 十二个月   | 1-5     | Over 5  | 日期      | Total   |
|                         | demand   | month            | 1-3    | 3-12   | years   | years   | Undated |         |
|                         | 港币   | 港币               | 港币     | 港币     | 港币      | 港币      | 港币      | 港币      |
|                         | 百万元  | 百万元              | 百万元    | 百万元    | 百万元     | 百万元     | 百万元     | 百万元     |
|                         | HK\$'m   | HK\$'m           | HK\$'m | HK\$'m | HK\$'m  | HK\$'m  | HK\$'m  | HK\$'m  |
| <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  |                  |        |        |         |         |         |         |
|                         | 34,750   | -                | -      | -      | -       | -       | -       | 34,750  |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          |                  |        |        |         |         |         |         |
|                         | 20,982   | 24,405           | 955    | 2,692  | -       | -       | -       | 49,034  |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss |                  |        |        |         |         |         |         |
|                         | -  | 1,922            | 1,810  | 5,443  | 3,152   | 302     | -       | 12,629  |
| 衍生金融工具                  | Derivative financial instruments   |                  |        |        |         |         |         |         |
|                         | 2,963  | 231              | 86     | 90     | 590     | 92      | -       | 4,052   |
| 客户存款                    | Deposits from customers  |                  |        |        |         |         |         |         |
|                         | 290,241  | 304,550          | 77,585 | 22,272 | 950     | 18      | -       | 695,616 |
| 发行之存款证                  | Certificates of deposit issued   |                  |        |        |         |         |         |         |
|                         | -  | -                | -      | 514    | 1,984   | -       | -       | 2,498   |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           |                  |        |        |         |         |         |         |
|                         | 13,918   | 9,615            | 5,961  | 1,253  | 3,963   | -       | 80      | 34,790  |
| <b>负债总额</b>             | <b>Total liabilities</b>   |                  |        |        |         |         |         |         |
|                         | 362,854  | 340,723          | 86,397 | 32,264 | 10,639  | 412     | 80      | 833,369 |
| 流动资金缺口                  | Net liquidity gap  |                  |        |        |         |         |         |         |
|                         | (258,169)  | (235,374)        | 7,946  | 87,091 | 252,307 | 197,516 | 29,103  | 80,420  |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |   | 本集团<br>The Group |               |               |               |                |                |               |                |
|-------------------------|---|------------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|
|                         |   | 2005             |               |               |               |                |                |               |                |
|                         |   | 即期               | 一个月内          | 一至            | 三至            | 一至五年           | 五年以上           | 无注明           | 总计             |
|                         |   | On demand        | Up to 1       | 1-3           | 3-12          | 1-5            | Over 5         | Undated       | Total          |
|                         |   | 港币               | 港币            | 港币            | 港币            | 港币             | 港币             | 港币            | 港币             |
|                         |   | 百万元              | 百万元           | 百万元           | 百万元           | 百万元            | 百万元            | 百万元           | 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他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 30,703           | -             | -             | -             | -              | -              | -             | 30,703         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | -                | 78,051        | 40,145        | 7,466         | -              | -              | -             | 125,662        |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss |                  |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                  |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -                | -             | 114           | 60            | 586            | 47             | -             | 807            |
| - 其他                    | - others  | -                | 140           | 1,207         | 1,676         | 6,917          | 1,244          | -             | 11,184         |
| - 股份证券                  | - equity securities   | -                | -             | -             | -             | -              | -              | 18            | 18             |
| 衍生金融工具                  | Derivative financial instruments  | 4,576            | 198           | 227           | 54            | 98             | 31             | -             | 5,184          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | 32,630           | -             | -             | -             | -              | -              | -             | 32,630         |
| 贷款及其他账项                 | Advances and other accounts   |                  |               |               |               |                |                |               |                |
| - 客户贷款                  | - advances to customers   | 25,359           | 6,710         | 16,133        | 31,534        | 132,520        | 118,015        | 2,029         | 332,300        |
| - 贸易票据                  | - trade bills   | 101              | 1,125         | 1,460         | 353           | -              | -              | -             | 3,039          |
| - 银行及其他金融机构贷款           | - advances to banks and other financial institutions                                    | 102              | 164           | 267           | 376           | 2,146          | -              | -             | 3,055          |
| 可供出售证券                  | Available-for-sale securities   |                  |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                  |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -                | 101           | 200           | 356           | 3,521          | -              | -             | 4,178          |
| - 其他                    | - others  | -                | 1,609         | 2,598         | 1,673         | 23,680         | 18,449         | -             | 48,009         |
| - 股份证券                  | - equity securities   | -                | -             | -             | -             | -              | -              | 56            | 56             |
| 持有至到期日证券                | Held-to-maturity securities   |                  |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                  |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -                | 884           | 3,846         | 4,430         | 5,117          | 202            | -             | 14,479         |
| - 其他                    | - others  | -                | 1,005         | 6,088         | 27,278        | 111,417        | 18,254         | -             | 164,042        |
| 贷款及应收款                  | Loans and receivables   | -                | 3,466         | 3,351         | 6,263         | -              | -              | -             | 13,080         |
| 联营公司权益                  | Interests in associates   | -                | -             | -             | -             | -              | -              | 61            | 61             |
| 物业、厂房及设备                | Properties, plant and equipment   | -                | -             | -             | -             | -              | -              | 18,316        | 18,316         |
| 投资物业                    | Investment properties   | -                | -             | -             | -             | -              | -              | 7,539         | 7,539          |
| 其他资产 (包括递延税项资产)         | Other assets (including deferred tax assets)  | 6,014            | 1,389         | -             | 234           | 48             | -              | 74            | 7,759          |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>99,485</b>    | <b>94,842</b> | <b>75,636</b> | <b>81,753</b> | <b>286,050</b> | <b>156,242</b> | <b>28,093</b> | <b>822,101</b> |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |  | 本集团<br>The Group   |                         |                     |                      |                      |                         |                    |                    |
|-------------------------|--|--------------------|-------------------------|---------------------|----------------------|----------------------|-------------------------|--------------------|--------------------|
|                         |  | 2005               |                         |                     |                      |                      |                         |                    |                    |
|                         |  | 即期                 | 一个月<br>Up to 1<br>month | 一至<br>1-3<br>months | 三至<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 无注明<br>日期          | 总计                 |
|                         |  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m |
| <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  | 32,630             | -                       | -                   | -                    | -                    | -                       | -                  | 32,630             |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 21,112             | 15,479                  | 1,049               | 3,015                | -                    | -                       | -                  | 40,655             |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | -                  | 641                     | 1,411               | 1,750                | 3,560                | 562                     | -                  | 7,924              |
| 衍生金融工具                  | Derivative financial instruments   | 2,601              | 427                     | 146                 | 239                  | 616                  | 164                     | -                  | 4,193              |
| 客户存款                    | Deposits from customers  | 247,548            | 229,893                 | 131,900             | 22,253               | 1,506                | -                       | -                  | 633,100            |
| 发行之存款证                  | Certificates of deposit issued   | -                  | -                       | -                   | 2,336                | 1,629                | -                       | -                  | 3,965              |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 17,931             | 1,602                   | 1,032               | 1,045                | 3,131                | 1                       | 67                 | 24,809             |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>321,822</b>     | <b>248,042</b>          | <b>135,538</b>      | <b>30,638</b>        | <b>10,442</b>        | <b>727</b>              | <b>67</b>          | <b>747,276</b>     |
| 流动资金缺口                  | Net liquidity gap  | (222,337)          | (153,200)               | (59,902)            | 51,115               | 275,608              | 155,515                 | 28,026             | 74,825             |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |   | 本银行<br>The Bank |               |               |                |                |                |               |                |
|-------------------------|---|-----------------|---------------|---------------|----------------|----------------|----------------|---------------|----------------|
|                         |   | 2006            |               |               |                |                |                |               |                |
|                         |   | 即期              | 一个月           | 一至            | 三至             | 一至五年           | 五年以上           | 无注明           | 总计             |
|                         |   | On              | Up to 1       | 三个月           | 十二个月           | 1-5            | Over 5         | 日期            | Total          |
|                         |   | demand          | month         | 1-3           | 3-12           | years          | years          | Undated       |                |
|                         |   | 港币              | 港币            | 港币            | 港币             | 港币             | 港币             | 港币            | 港币             |
|                         |   | 百万元             | 百万元           | 百万元           | 百万元            | 百万元            | 百万元            | 百万元           | 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他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 29,356          | -             | -             | -              | -              | -              | -             | 29,356         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | -               | 55,832        | 32,475        | 5,569          | -              | -              | -             | 93,876         |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss |                 |               |               |                |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |                |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | 10            | 104           | 227            | 72             | -              | -             | 413            |
| - 其他                    | - others  | -               | 1,120         | 2,242         | 3,305          | 3,279          | 170            | -             | 10,116         |
| - 股份证券                  | - equity securities   | -               | -             | -             | -              | -              | -              | 19            | 19             |
| 衍生金融工具                  | Derivative financial instruments  | 5,955           | 554           | 211           | 106            | 234            | 32             | -             | 7,092          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | 34,750          | -             | -             | -              | -              | -              | -             | 34,750         |
| 贷款及其他账项                 | Advances and other accounts   |                 |               |               |                |                |                |               |                |
| - 客户贷款                  | - advances to customers   | 19,086          | 7,324         | 12,742        | 32,482         | 112,670        | 101,535        | 1,280         | 287,119        |
| - 贸易票据                  | - trade bills   | 71              | 1,423         | 866           | 326            | -              | -              | -             | 2,686          |
| - 银行及其他金融机构贷款           | - advances to banks and other financial institutions                                    | -               | -             | 156           | 940            | 2,395          | -              | -             | 3,491          |
| 可供出售证券                  | Available-for-sale securities   |                 |               |               |                |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |                |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | 157           | -             | 2,006          | 4,978          | -              | -             | 7,141          |
| - 其他                    | - others  | -               | 1,455         | 5,156         | 4,101          | 30,421         | 49,201         | -             | 90,334         |
| - 股份证券                  | - equity securities   | -               | -             | -             | -              | -              | -              | 39            | 39             |
| 持有至到期日证券                | Held-to-maturity securities   |                 |               |               |                |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |                |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | 236           | -             | 2,043          | 3,317          | -              | -             | 5,596          |
| - 其他                    | - others  | -               | 3,162         | 4,853         | 31,520         | 71,563         | 29,779         | -             | 140,877        |
| 贷款及应收款                  | Loans and receivables   | -               | 1,997         | 10,732        | 18,021         | -              | -              | -             | 30,750         |
| 附属公司权益                  | Interests in subsidiaries   | -               | -             | -             | -              | -              | -              | 12,857        | 12,857         |
| 联营公司权益                  | Interests in associates   | -               | -             | -             | -              | -              | -              | 26            | 26             |
| 物业、厂房及设备                | Properties, plant and equipment   | -               | -             | -             | -              | -              | -              | 15,258        | 15,258         |
| 投资物业                    | Investment properties   | -               | -             | -             | -              | -              | -              | 6,992         | 6,992          |
| 其他资产                    | Other assets  | 2,143           | 11,426        | 2             | 152            | 57             | 163            | 152           | 14,095         |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>91,361</b>   | <b>84,696</b> | <b>69,539</b> | <b>100,798</b> | <b>228,986</b> | <b>180,880</b> | <b>36,623</b> | <b>792,883</b> |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |  | 本银行<br>The Bank |                |               |               |              |              |          |                |
|-------------------------|--|-----------------|----------------|---------------|---------------|--------------|--------------|----------|----------------|
|                         |  | 2006            |                |               |               |              |              |          |                |
|                         |  | 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         | 无注明日期    | 总计             |
|                         |  | On demand       | Up to 1 month  | 1-3 months    | 3-12 months   | 1-5 years    | Over 5 years | Undated  | Total          |
|                         |  | 港币              | 港币             | 港币            | 港币            | 港币           | 港币           | 港币       | 港币             |
|                         |  | 百万元             | 百万元            | 百万元           | 百万元           | 百万元          | 百万元          | 百万元      | 百万元            |
|                         |  | HK\$'m          | HK\$'m         | HK\$'m        | HK\$'m        | HK\$'m       | HK\$'m       | HK\$'m   | HK\$'m         |
| <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  | 34,750          | -              | -             | -             | -            | -            | -        | 34,750         |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 21,410          | 23,726         | 630           | 2,204         | -            | -            | -        | 47,970         |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | -               | 1,773          | 1,217         | 4,591         | 1,530        | -            | -        | 9,111          |
| 衍生金融工具                  | Derivative financial instruments   | 2,923           | 218            | 80            | 63            | 486          | 84           | -        | 3,854          |
| 客户存款                    | Deposits from customers  | 245,839         | 267,087        | 62,866        | 17,792        | 266          | -            | -        | 593,850        |
| 发行之存款证                  | Certificates of deposit issued   | -               | -              | -             | 514           | 1,548        | -            | -        | 2,062          |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 7,970           | 11,628         | 5,234         | 1,040         | 2,894        | -            | -        | 28,766         |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>312,892</b>  | <b>304,432</b> | <b>70,027</b> | <b>26,204</b> | <b>6,724</b> | <b>84</b>    | <b>-</b> | <b>720,363</b> |
| 流动资金缺口                  | Net liquidity gap  | (221,531)       | (219,736)      | (488)         | 74,594        | 222,262      | 180,796      | 36,623   | 72,520         |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |   | 本银行<br>The Bank |               |               |               |                |                |               |                |
|-------------------------|---|-----------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|
|                         |   | 2005            |               |               |               |                |                |               |                |
|                         |   | 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           | 无注明日期         | 总计             |
|                         |   | On demand       | Up to 1 month | 1-3 months    | 3-12 months   | 1-5 years      | Over 5 years   | Undated       | Total          |
|                         |   | 港币              | 港币            | 港币            | 港币            | 港币             | 港币             | 港币            | 港币             |
|                         |   | 百万元             | 百万元           | 百万元           | 百万元           | 百万元            | 百万元            | 百万元           | 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他金融机构的结余      | Cash and balances with banks and other financial institutions                           | 29,406          | -             | -             | -             | -              | -              | -             | 29,406         |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | -               | 56,685        | 27,499        | 5,294         | -              | -              | -             | 89,478         |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss |                 |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | -             | 114           | 60            | 289            | -              | -             | 463            |
| - 其他                    | - others  | -               | 54            | 1,172         | 1,408         | 5,551          | 686            | -             | 8,871          |
| - 股份证券                  | - equity securities   | -               | -             | -             | -             | -              | -              | 15            | 15             |
| 衍生金融工具                  | Derivative financial instruments  | 4,417           | 216           | 48            | 46            | 74             | 17             | -             | 4,818          |
| 香港特别行政区政府负债证明书          | Hong Kong SAR Government certificates of indebtedness                                   | 32,630          | -             | -             | -             | -              | -              | -             | 32,630         |
| 贷款及其他账项                 | Advances and other accounts   |                 |               |               |               |                |                |               |                |
| - 客户贷款                  | - advances to customers   | 17,599          | 6,146         | 12,546        | 26,103        | 111,487        | 101,804        | 1,535         | 277,220        |
| - 贸易票据                  | - trade bills   | 99              | 748           | 651           | 298           | -              | -              | -             | 1,796          |
| - 银行及其他金融机构贷款           | - advances to banks and other financial institutions                                    | 102             | 164           | 267           | 376           | 1,917          | -              | -             | 2,826          |
| 可供出售证券                  | Available-for-sale securities   |                 |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | -             | 200           | 101           | 3,321          | -              | -             | 3,622          |
| - 其他                    | - others  | -               | 1,458         | 2,060         | 1,558         | 23,333         | 18,049         | -             | 46,458         |
| - 股份证券                  | - equity securities   | -               | -             | -             | -             | -              | -              | 39            | 39             |
| 持有至到期日证券                | Held-to-maturity securities   |                 |               |               |               |                |                |               |                |
| - 债务证券                  | - debt securities   |                 |               |               |               |                |                |               |                |
| - 持有之存款证                | - certificates of deposit held  | -               | 151           | 1,866         | 3,424         | 4,334          | 201            | -             | 9,976          |
| - 其他                    | - others  | -               | 598           | 4,259         | 23,813        | 102,891        | 17,034         | -             | 148,595        |
| 贷款及应收款                  | Loans and receivables   | -               | 1,819         | 2,329         | 4,266         | -              | -              | -             | 8,414          |
| 附属公司权益                  | Interests in subsidiaries   | -               | -             | -             | -             | -              | -              | 12,904        | 12,904         |
| 联营公司权益                  | Interests in associates   | -               | -             | -             | -             | -              | -              | 28            | 28             |
| 物业、厂房及设备                | Properties, plant and equipment   | -               | -             | -             | -             | -              | -              | 13,900        | 13,900         |
| 投资物业                    | Investment properties   | -               | -             | -             | -             | -              | -              | 6,920         | 6,920          |
| 其他资产                    | Other assets  | 4,712           | 3,459         | -             | 225           | -              | -              | 61            | 8,457          |
| <b>资产总额</b>             | <b>Total assets</b>   | <b>88,965</b>   | <b>71,498</b> | <b>53,011</b> | <b>66,972</b> | <b>253,197</b> | <b>137,791</b> | <b>35,402</b> | <b>706,836</b> |



**财务报表附注 (续) Notes to the Financial Statements (continued)**
**4. 金融风险管理 (续) 4. Financial risk management (continued)**
**D) 流动资金风险 (续) D) Liquidity risk (continued)**

|                         |  | 本银行<br>The Bank    |                         |                     |                      |                      |                         |                      |                    |
|-------------------------|--|--------------------|-------------------------|---------------------|----------------------|----------------------|-------------------------|----------------------|--------------------|
|                         |  | 2005               |                         |                     |                      |                      |                         |                      |                    |
|                         |  | 即期                 | 一个月<br>Up to 1<br>month | 一至<br>1-3<br>months | 三至<br>3-12<br>months | 一至五年<br>1-5<br>years | 五年以上<br>Over 5<br>years | 无注明<br>日期<br>Undated | 总计<br>Total        |
|                         |  | 港币<br>百万元<br>HK\$m | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m  | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m      | 港币<br>百万元<br>HK\$m   | 港币<br>百万元<br>HK\$m |
| <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  | 32,630             | -                       | -                   | -                    | -                    | -                       | -                    | 32,630             |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                          | 21,438             | 15,209                  | 653                 | 2,754                | -                    | -                       | -                    | 40,054             |
| 交易性负债及公允价值变化计入损益的其他金融工具 | Trading liabilities and other financial instruments at fair value through profit or loss | -                  | 641                     | 1,356               | 496                  | 1,850                | -                       | -                    | 4,343              |
| 衍生金融工具                  | Derivative financial instruments   | 2,609              | 425                     | 93                  | 163                  | 491                  | 118                     | -                    | 3,899              |
| 客户存款                    | Deposits from customers  | 209,684            | 200,646                 | 108,813             | 15,794               | 319                  | -                       | -                    | 535,256            |
| 发行之存款证                  | Certificates of deposit issued   | -                  | -                       | -                   | 1,786                | 1,189                | -                       | -                    | 2,975              |
| 其他账项及准备 (包括本年及递延税项负债)   | Other accounts and provisions (including current and deferred tax liabilities)           | 12,164             | 3,577                   | 376                 | 784                  | 2,587                | -                       | -                    | 19,488             |
| <b>负债总额</b>             | <b>Total liabilities</b>   | <b>278,525</b>     | <b>220,498</b>          | <b>111,291</b>      | <b>21,777</b>        | <b>6,436</b>         | <b>118</b>              | <b>-</b>             | <b>638,645</b>     |
| 流动资金缺口                  | Net liquidity gap  | (189,560)          | (149,000)               | (58,280)            | 45,195               | 246,761              | 137,673                 | 35,402               | 68,191             |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### D) 流动资金风险 (续)

上述到期日分类乃按照金管局颁布之监管政策手册规定之《本地注册认可机构披露财务资料》指引而编制。根据该指引, 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。其他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「无注明日期」。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为符合金管局颁布之监管政策手册规定之《本地注册认可机构披露财务资料》指引而披露的。所作披露不代表此等证券将持有至到期日。

#### D) Liquidity risk (continued)

The above maturity classifications have been prepared in accordance with the guideline on "Financial Disclosure by Locally Incorporated Authorized Institutions" under the Supervisory Policy Manual issued by the HKMA. In accordance with the guideline, 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 "Undated". The above assets are stated after deduction of provisions, if any.

The analysis of debt securities by remaining period to maturity is disclosed in order to comply with the guideline on "Financial Disclosure by Locally Incorporated Authorized Institutions" under the Supervisory Policy Manual issued by the HKMA. The disclosure does not imply that the securities will be held to maturity.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### E) 金融资产和负债的公平值

公平值是以在一特定时间点按相关市场资料及不同金融工具之资料来评估。以下之方法及假设已应用于评估各类金融工具之公平值。

银行及其他金融机构之结余及贸易票据  
此等金融资产及负债均于一年内到期，其账面值与公平值相若。

客户贷款及银行及其他金融机构贷款  
大部分之客户贷款及银行及其他金融机构贷款是浮动利率，按市场息率计算利息，其账面值与公平值相若。

持有至到期日证券  
持有至到期日证券之公平值是按市场价格或经纪 / 交易商之报价为基础。若没有相关资料提供，公平值会采用类似如信贷、到期日及收益等特征之证券市场报价来估计，其账面值与公平值相若。

贷款及应收款和发行之存款证  
采用以现时收益率曲线及相关之剩余限期为基础的现金流量贴现模型计算，其账面值与公平值相若。

客户存款  
大部分之客户存款将于年结日后一年内到期，其账面值与公平值相若。

#### E) Fair values of financial assets and liabilities

Fair value estimates are made at a specific point in time based on relevant market information and information about various financial instruments. The following methods and assumptions have been used to estimate the fair value of each class of financial instrument as far as practicable.

##### Balances with banks and other financial institutions and Trade bills

The maturities of these financial assets and liabilities are within one year and the carrying value approximates fair value.

##### Advances to customers, banks and other financial institutions

Substantially all the advances to customers, banks and other financial institutions are on floating rate terms, bear interest at prevailing market interest rates and their carrying value approximates fair value.

##### Held-to-maturity securities

Fair value for held-to-maturity securities is based on market prices or broker/dealer price quotations. Where this information is not available, fair value has been estimated using quoted market prices for securities with similar credit, maturity and yield characteristics. Their carrying value approximates fair value.

##### Loans and receivables and Certificates of deposit issued

A discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity and their carrying value approximates fair value.

##### Deposits from customers

Substantially all the deposits from customers mature within one year from balance sheet date and their carrying value approximates fair value.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 4. 金融风险管理 (续) 4. Financial risk management (continued)

#### F) 受托业务

本集团及本银行提供托管、信托及投资管理服务予第三者，涉及本集团及本银行提供结算及簿记服务予受益人，此资产因为受托人身份而持有，故不计入财务报表内。于 2006 年 12 月 31 日，本集团和本银行受托业务的账目余额分别约为港币 2,240 亿元（2005 年：港币 1,754.12 亿元）及港币 1,448.25 亿元（2005 年：港币 1,022.33 亿元）。

#### F) Fiduciary activities

The Group and the Bank provide custody, trustee and investment management services to third parties which involve the Group and the Bank providing both settlement functions and book keeping services to the beneficiaries. Those assets that are held in a fiduciary capacity are not included in these financial statements. As at 31 December 2006, the Group and the Bank had a balance of securities custody accounts amounting to approximately HK\$224,000 million (2005: HK\$175,412 million) and HK\$144,825 million (2005: HK\$102,233 million) respectively.

财务报表附注 (续) Notes to the Financial Statements (continued)

5. 净利息收入

5. Net interest income

|                    |  | 2006            | 2005            |
|--------------------|--|-----------------|-----------------|
|                    |  | 港币百万元           | 港币百万元           |
|                    |  | HK\$m           | HK\$m           |
| <b>利息收入</b>        | <b>Interest income</b>                                   |                 |                 |
| 现金及存放于同业和其他金融机构的款项 | Cash and due from banks and other financial institutions | 6,915           | 3,963           |
| 客户贷款               | Advances to customers                                    | 18,870          | 13,176          |
| 上市证券投资             | Listed investments                                       | 2,393           | 2,007           |
| 非上市证券投资            | Unlisted investments                                     | 11,105          | 6,090           |
| 其他                 | Others   | 573             | 639             |
|                    |  | <b>39,856</b>   | <b>25,875</b>   |
| <b>利息支出</b>        | <b>Interest expense</b>                                  |                 |                 |
| 同业、客户及其他金融机构存放的款项  | Due to banks, customers and other financial institutions | (23,391)        | (12,351)        |
| 债务证券发行             | Debt securities in issue                                 | (112)           | (112)           |
| 其他                 | Others   | (1,068)         | (643)           |
|                    |  | <b>(24,571)</b> | <b>(13,106)</b> |
| <b>净利息收入</b>       | <b>Net interest income</b>                               | <b>15,285</b>   | <b>12,769</b>   |

截至2006年12月31日止年度之利息收入包括港币8.8千万元(2005年:港币1.28亿元)被界定为减值贷款的确认利息。

Included within interest income is HK\$88 million (2005: HK\$128 million) of interest with respect to income recognised on advances classified as impaired for the year ended 31 December 2006.

非以公允价值变化计入损益之金融资产与金融负债所产生的利息收入及利息支出分别为港币391.65亿元(2005年:港币258.05亿元)及港币237.82亿元(2005年:港币128.16亿元)。

Included within interest income and interest expense are HK\$39,165 million (2005: HK\$25,805 million) and HK\$23,782 million (2005: HK\$12,816 million) for financial assets and financial liabilities that are not recognised at fair value through profit or loss respectively.

财务报表附注（续）      **Notes to the Financial Statements (continued)**

6. 净服务费及佣金收入      **6. Net fees and commission income**

|                  |                                       | <u>2006</u>    | <u>2005</u>    |
|------------------|---------------------------------------|----------------|----------------|
|                  |                                       | 港币百万元          | 港币百万元          |
|                  |                                       | HK\$'m         | HK\$'m         |
| <b>服务费及佣金收入</b>  | <b>Fees and commission income</b>     |                |                |
| 证券经纪             | Securities brokerage                  | 1,488          | 834            |
| 信用卡              | Credit cards                          | 807            | 737            |
| 汇票佣金             | Bills commissions                     | 537            | 532            |
| 贷款佣金             | Loan commissions                      | 273            | 263            |
| 缴款服务             | Payment services                      | 418            | 381            |
| 保险               | Insurance                             | 343            | 329            |
| 资产管理             | Asset management                      | 317            | 183            |
| 信托服务             | Trust services                        | 118            | 107            |
| 担保               | Guarantees                            | 44             | 43             |
| 其他               | Others                                |                |                |
| - 保管箱            | - safe deposit box                    | 181            | 169            |
| - 买卖货币           | - currency exchange                   | 117            | 102            |
| - 小额存户           | - low deposit balance accounts        | 42             | 45             |
| - 中银卡            | - BOC cards                           | 29             | 32             |
| - 不动户口           | - dormant accounts                    | 24             | 25             |
| - 代理业务           | - agency services                     | 14             | 12             |
| - 邮电             | - postage and telegrams               | 28             | 27             |
| - 资讯调查           | - information search                  | 39             | 37             |
| - 代理行            | - correspondent banking               | 31             | 19             |
| - 人民币业务          | - RMB business                        | 77             | 43             |
| - 其他             | - sundries                            | 259            | 190            |
|                  |                                       | <u>5,186</u>   | <u>4,110</u>   |
| <b>服务费及佣金支出</b>  | <b>Fees and commission expenses</b>   | <u>(1,259)</u> | <u>(1,055)</u> |
| <b>净服务费及佣金收入</b> | <b>Net fees and commission income</b> | <u>3,927</u>   | <u>3,055</u>   |

财务报表附注 (续)      Notes to the Financial Statements (continued)

7. 净交易性收入

7. Net trading income

|               | 2006         | 2005         |
|---------------|--------------|--------------|
|               | 港币百万元        | 港币百万元        |
|               | HK\$m        | HK\$m        |
| 净收益源自:        |              |              |
| - 外汇交易及外汇交易产品 | 1,113        | 1,414        |
| - 利率工具        | 204          | 277          |
| - 股份权益工具      | 72           | 12           |
| - 商品          | 78           | 52           |
|               | <u>1,467</u> | <u>1,755</u> |

外汇净交易性收入包括远期及期货合约、期权、掉期及外币资产和负债换算而产生的收益和亏损。

Foreign exchange net trading income includes gains and losses from forward and futures contracts, options, swaps and translation of foreign currency assets and liabilities.

8. 证券投资之净亏损

8. Net loss on investments in securities

|                         | 2006       | 2005        |
|-------------------------|------------|-------------|
|                         | 港币百万元      | 港币百万元       |
|                         | HK\$m      | HK\$m       |
| 提早赎回持有至到期日证券之净收益 / (亏损) | 2          | (4)         |
| 出售可供出售证券之净亏损            | (7)        | (104)       |
| 持有至到期日证券之减值拨备拨回         | -          | 12          |
|                         | <u>(5)</u> | <u>(96)</u> |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 9. 其他经营收入 9. Other operating income

|               | 2006       | 2005       |
|---------------|------------|------------|
|               | 港币百万元      | 港币百万元      |
|               | HK\$'m     | HK\$'m     |
| 证券投资股息收入      |            |            |
| - 非上市证券投资     | 21         | 14         |
| 投资物业之租金总收入    | 212        | 194        |
| 减: 有关投资物业之支出  | (56)       | (62)       |
| 联营公司权益之减值拨备拨回 | -          | 4          |
| 重组准备拨回        | -          | 209        |
| 出售附属公司之净亏损    | -          | (10)       |
| 其他            | 149        | 136        |
|               | <b>326</b> | <b>485</b> |

「有关投资物业之支出」包括港币 9 百万元 (2005 年: 港币 1.7 千万元) 属于未出租投资物业之直接经营支出。

Included in the "Outgoings in respect of investment properties" is HK\$9 million (2005: HK\$17 million) of direct operating expenses related to investment properties that were not let during the year.

### 10. 贷款减值准备拨回 10. Reversal of loan impairment allowances

|                   | 2006         | 2005         |
|-------------------|--------------|--------------|
|                   | 港币百万元        | 港币百万元        |
|                   | HK\$'m       | HK\$'m       |
| 贷款减值准备净拨回额        |              |              |
| - 个别评估            | 1,719        | 1,377        |
| - 组合评估            | 71           | 1,268        |
|                   | <b>1,790</b> | <b>2,645</b> |
| 其中                |              |              |
| - 新提准备            | (841)        | (1,315)      |
| - 拨回              | 516          | 2,321        |
| - 收回已撤销账项 (附注 26) | 2,115        | 1,639        |
| 拨回收益账净额 (附注 26)   | <b>1,790</b> | <b>2,645</b> |



财务报表附注 (续)      Notes to the Financial Statements (continued)

11. 经营支出

11. Operating expenses

|                 |  | 2006         | 2005   |
|-----------------|--|--------------|--------|
|                 |  | 港币百万元        | 港币百万元  |
|                 |  | HK\$'m       | HK\$'m |
| 人事费用 (包括董事酬金)   | Staff costs (including directors' emoluments)            |              |        |
| - 薪酬及其他费用       | - salaries and other costs                               | 3,679        | 3,213  |
| - 补偿费用          | - termination benefit                                    | 15           | 1      |
| - 退休成本          | - pension cost   | 274          | 252    |
|                 |  | <b>3,968</b> | 3,466  |
| 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                                     | 307          | 258    |
| - 资讯科技          | - information technology                                 | 342          | 283    |
| - 其他            | - others   | 214          | 202    |
|                 |  | <b>863</b>   | 743    |
| 折旧              | Depreciation   | 670          | 566    |
| 审计师酬金           | Auditors' remuneration                                   |              |        |
| - 审计服务          | - audit services   | 28           | 27     |
| - 非审计服务         | - non-audit services                                     | 8            | 8      |
| 其他经营支出          | Other operating expenses                                 | 958          | 920    |
|                 |  | <b>6,495</b> | 5,730  |

财务报表附注 (续)      Notes to the Financial Statements (continued)

12. 出售 / 重估物业、厂房及设备之净(亏损) / 收益      12. Net (loss)/gain from disposal/revaluation of properties, plant and equipment

|                         |  | 2006        | 2005      |
|-------------------------|--|-------------|-----------|
|                         |  | 港币百万元       | 港币百万元     |
|                         |  | HK\$'m      | HK\$'m    |
| 出售房产之净收益 / (亏损)         | Net gain/(loss) on disposal of premises              | 9           | (3)       |
| 出售其他固定资产之净亏损            | Net loss on disposal of other fixed assets           | (24)        | (14)      |
| 重估房产之净(亏损) / 收益 (附注 32) | Net (loss)/gain on revaluation of premises (Note 32) | (1)         | 97        |
| 房产减值拨备拨回 (附注 32)        | Reversal of impairment losses on premises (Note 32)  | 8           | 5         |
| 其他固定资产之减值拨备 (附注 32)     | Impairment losses on other fixed assets (Note 32)    | (4)         | (1)       |
|                         |  | <u>(12)</u> | <u>84</u> |

13. 出售 / 公平值调整投资物业之净收益      13. Net gain from disposal of/fair value adjustments on investment properties

|                       |   | 2006       | 2005         |
|-----------------------|---|------------|--------------|
|                       |   | 港币百万元      | 港币百万元        |
|                       |   | HK\$'m     | HK\$'m       |
| 出售投资物业之净收益            | Net gain on disposal of investment properties                         | 31         | 14           |
| 公平值调整投资物业之净收益 (附注 33) | Net gain on fair value adjustments on investment properties (Note 33) | 574        | 1,382        |
|                       |   | <u>605</u> | <u>1,396</u> |

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 14. 税项

### 14. Taxation

收益账内之税项组成如下:

Taxation in the income statement represents:

|                    |   | 2006         | 2005   |
|--------------------|---|--------------|--------|
|                    |   | 港币百万元        | 港币百万元  |
|                    |   | HK\$'m       | HK\$'m |
| 香港利得税              | Hong Kong profits tax   |              |        |
| - 本年税项             | - current year taxation   | 2,632        | 2,282  |
| - 往年不足 / (超额) 拨备   | - under/(over)-provision in prior years   | 3            | (34)   |
| 计入递延税项             | Deferred tax charge   | 155          | 424    |
|                    |   | <b>2,790</b> | 2,672  |
| 应占合伙企业投资之估计香港利得税亏损 | Attributable share of estimated Hong Kong profits tax losses arising from investments in partnerships | -            | (3)    |
|                    |   | <b>2,790</b> | 2,669  |
| 撤销合伙企业投资           | Investments in partnerships written off   | -            | 3      |
| 香港利得税              | Hong Kong profits tax   | 2,790        | 2,672  |
| 海外税项               | Overseas taxation   | 68           | 39     |
|                    |   | <b>2,858</b> | 2,711  |

香港利得税乃按照截至本年度估计应课税溢利依税率 17.5% (2005 年: 17.5%) 提拨准备。海外溢利之税款按照本年度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。

Hong Kong profits tax has been provided at the rate of 17.5% (2005: 17.5%) on the estimated assessable profits arising in Hong Kong during the year. Taxation on overseas profits has been calculated on the estimated assessable profits for the year at the rates of taxation prevailing in the countries in which the Group operates.

本集团于 2006 年 12 月 31 日并未有投资于涉及特别用途合伙企业的飞机租赁及息票分拆交易 (2005 年: 港币 1.65 亿元)。

The Group has no outstanding investments in aircraft leasing and coupon strip transactions involving special purpose partnerships as at 31 December 2006 (2005: HK\$165 million).

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 14. 税项 (续)

### 14. Taxation (continued)

上述合伙企业之总资产及总负债如下:

The total assets and liabilities of the aforementioned partnerships are as follows:

|    |             | <u>2006</u> | <u>2005</u> |
|----|-------------|-------------|-------------|
|    |             | 港币百万元       | 港币百万元       |
|    |             | HK\$'m      | HK\$'m      |
| 资产 | Assets      | -           | 589         |
| 负债 | Liabilities | -           | 433         |

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:

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:

|                               |   | <u>2006</u>   | <u>2005</u>   |
|-------------------------------|---|---------------|---------------|
|                               |   | 港币百万元         | 港币百万元         |
|                               |   | HK\$'m        | HK\$'m        |
| 除税前溢利                         | Profit before taxation                                | <u>16,893</u> | <u>16,367</u> |
| 按税率 17.5% (2005: 17.5%) 计算的税项 | Calculated at a taxation rate of 17.5% (2005: 17.5%)  | 2,956         | 2,864         |
| 其他国家税率差异的影响                   | Effect of different taxation rates in other countries | (10)          | (19)          |
| 无需课税之收入                       | Income not subject to taxation                        | (185)         | (182)         |
| 税务上不可扣减之开支                    | Expenses not deductible for taxation purposes         | 93            | 81            |
| 未确认的税务亏损                      | Tax losses not recognised                             | 1             | 9             |
| 使用往年未确认的税务亏损                  | Utilisation of previously unrecognised tax losses     | -             | (8)           |
| 往年不足 / (超额) 拨备                | Under/(Over)-provision in prior years                 | <u>3</u>      | <u>(34)</u>   |
| 计入税项                          | Taxation charge                                       | <u>2,858</u>  | <u>2,711</u>  |
| 实际税率                          | Effective tax rate                                    | <u>16.9%</u>  | <u>16.6%</u>  |

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 15. 本银行股东应占溢利      15. Profit attributable to equity holders of the Bank

截至2006年12月31日止年度之本银行股东应占本银行溢利为港币128.39亿元(2005年: 港币127.78亿元), 并已列入本银行之财务报表内。

The profit of the Bank for the year ended 31 December 2006 attributable to equity holders of the Bank and dealt with in the financial statements of the Bank amounted to HK\$12,839 million (2005: HK\$12,778 million).

### 16. 股息

### 16. Dividends

|         | 2006                          |                               | 2005                          |                               |
|---------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
|         | 每股<br>港币<br>Per share<br>HK\$ | 总额<br>港币百万元<br>Total<br>HK\$m | 每股<br>港币<br>Per share<br>HK\$ | 总额<br>港币百万元<br>Total<br>HK\$m |
| 第一次中期股息 | 0.021                         | 904                           | 0.055                         | 2,367                         |
| 第二次中期股息 | 0.085                         | 3,659                         | 0.137                         | 5,897                         |
| 第三次中期股息 | 0.110                         | 4,735                         | -                             | -                             |
|         | <b>0.216</b>                  | <b>9,298</b>                  | <b>0.192</b>                  | <b>8,264</b>                  |

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 17. 退休福利成本

### 17. Retirement benefit costs

本集团给予本集团员工的定额供款计划主要为获强积金条例豁免之职业退休计划及中银保诚简易强积金计划。根据职业退休计划，雇员须向职业退休计划之每月供款为彼等基本薪金之5%，而雇主之每月供款为雇员基本月薪之5%至15%不等（视乎彼等之服务年期）。雇员有权于20年服务期届满后，在雇佣期终止时收取100%之雇主供款，或于3年至20年以下服务期届满后，在退休、提前退休、永远丧失工作能力及健康欠佳或雇佣期终止等情况（被即时解雇除外）下，收取20%至95%之雇主供款。

随着强积金条例于2000年12月1日实施，本集团亦参与中银保诚简易强积金计划，该计划之受托人为中银国际英国保诚信托有限公司，投资管理人为中银国际英国保诚资产管理有限公司，此两间公司均为本银行之有关连人士。

截至2006年12月31日止，在扣除约港币1.9千万元（2005年：约港币2.3千万元）之没收供款后，职业退休计划之供款总额约为港币2.4亿元（2005年：约港币2.25亿元），而本集团向强积金计划之供款总额则约为港币2千万元（2005年：约港币1.5千万元）。

The principal defined contribution schemes for the Group's employees are ORSO schemes exempted under the MPF Schemes Ordinance and the BOC-Prudential Easy Choice MPF Scheme. Under the ORSO schemes, employees make monthly contributions to the ORSO schemes equal to 5% of their basic salaries, while the employer makes monthly contributions equal to 5% to 15% of the employees' monthly basic salaries, depending on years of service. The employees are entitled to receive 100% of the employer's contributions upon termination of employment after completing 20 years of service, or at a scale ranging from 20% to 95% for employees who have completed between 3 to 20 years of service, on conditions of retirement, early retirement, permanent incapacity and ill-health or termination of employment other than summary dismissal.

With the implementation of the MPF Schemes Ordinance on 1 December 2000, the Group also participates in the BOC-Prudential Easy Choice MPF Scheme, of which the trustee is BOCI-Prudential Trustee and the investment manager is BOCI-Prudential Manager, which are related parties of the Bank.

The Group's total contributions made to the ORSO schemes for the year ended 31 December 2006 amounted to approximately HK\$240 million (2005: approximately HK\$225 million), after a deduction of forfeited contributions of approximately HK\$19 million (2005: approximately HK\$23 million). For the MPF Scheme, the Group contributed approximately HK\$20 million (2005: approximately HK\$15 million) for the year ended 31 December 2006.

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 18. 认股权计划

### 18. Share option schemes

#### (a) 认股权计划及股份储蓄计划

认股权计划及股份储蓄计划的主要条款已于 2002 年 7 月 10 日由中银香港 (控股) 的全体股东以书面决议案批准并采纳。

认股权计划旨在向参与者提供购买中银香港 (控股) 专有权益的机会。中银香港 (控股) 董事会可以完全根据自己的决定, 将认股权授予中银香港 (控股) 董事会可能选择的任何人士。股份认购价格将根据中银香港 (控股) 董事会的决定于授出日期按既定规则计算每股价格。认股权可于中银香港 (控股) 董事会确定的任何日期之后的任何时间, 或在要约不时规定的时间, 或于中银香港 (控股) 董事会确定的终止日期当日或之前, 可部分或全部行使。

股份储蓄计划旨在鼓励雇员认购中银香港 (控股) 股份。每月为认股权支付的款项应该是合资格雇员在其申请表格中指明愿意支付的额度, 该额度必须不少于合资格雇员于申请日期的月薪的 1% 亦不得多于 10%, 或中银香港 (控股) 董事会当时可能厘定的最高或最低额度。认股权可于行使期间内全部或部分行使。

上述两个计划在 2006 年度内并未有授出认股权 (2005 年: 无)。

#### (a) Share Option Scheme and Sharesave Plan

The principal terms of the Share Option Scheme and the Sharesave Plan were approved and adopted by written resolutions of all the shareholders of BOCHK (Holdings) dated 10 July 2002.

The purpose of the Share Option Scheme is to provide the participants with the opportunity to acquire proprietary interests in BOCHK (Holdings). The Board of BOCHK (Holdings) may, in its absolute discretion, offer to grant options under the Share Option Scheme to any person as the Board of BOCHK (Holdings) may select. The subscription price for the shares shall be determined on the date of grant by the Board of BOCHK (Holdings) as an amount per share calculated on the basis of established rules. An option may be exercised in whole or in part at any time after the date prescribed by the Board of BOCHK (Holdings) and from time to time as specified in the offer and on or before the termination date prescribed by the Board of BOCHK (Holdings).

The purpose of the Sharesave Plan is to encourage broad-based employee ownership of the shares of BOCHK (Holdings). The amount of the monthly contribution under the savings contract to be made in connection with an option shall be the amount which the relevant eligible employee is willing to contribute, which amount shall not be less than 1% and not more than 10% of the eligible employee's monthly salary as at the date of application or such other maximum or minimum amounts as permitted by the Board of BOCHK (Holdings). When an option is exercised during an exercise period, it may be exercised in whole or in part.

No options were granted pursuant to the Share Option Scheme or the Sharesave Plan during the year 2006 (2005: Nil).

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**18. 认股权计划 (续)      18. Share option schemes (continued)**
**(b) 上市前认股权计划**

于2002年7月5日, 本银行间接控股公司中银(BVI)根据上市前认股权计划向若干董事及另外约60名本集团高级管理人员和中国银行员工授予认股权, 彼等可据此向中银(BVI)购入合共31,132,600股中银香港(控股)现有已发行股份。本集团受惠于香港财务报告准则第2号53段之过渡条文内列明新确认及计量政策并不应用于2002年11月7日或之前授予员工的认股权。

截至2006年12月31日止认股权详情披露如下:

**(b) Pre-Listing Share Option Scheme**

On 5 July 2002, several directors together with approximately 60 senior management personnel of BOCHK (Holdings) and employees of BOC were granted options by BOC (BVI), the immediate holding company of the Bank, pursuant to a Pre-Listing Share Option Scheme to purchase from BOC (BVI) an aggregate of 31,132,600 existing issued shares of BOCHK (Holdings). The Group has taken advantage of the transitional provisions set out in paragraph 53 of HKFRS 2 under which the new recognition and measurement policies have not been applied to all options granted to employees on or before 7 November 2002.

Details of the share options outstanding as at 31 December 2006 are disclosed as follows:

|                     |   | 董事<br>Directors | 高级管理人员<br>Senior<br>management | 其他*<br>Others* | 认股权总计<br>Total number<br>of share<br>options | 平均行使价<br>(每股港币)<br>Average<br>exercise<br>price<br>(HK\$ per share) |
|---------------------|---|-----------------|--------------------------------|----------------|--|---|
| 于2006年1月1日          | At 1 January 2006                             | 8,459,100       | 8,302,650                      | 1,446,000      | 18,207,750                                   | 8.5   |
| 减: 年内行使之认股权         | Less: Share options exercised during the year | -               | (4,278,700)                    | -              | (4,278,700)                                  | 8.5   |
| 减: 年内作废之认股权         | Less: Share options lapsed during the year    | -               | (43,500)                       | -              | (43,500)                                     | 8.5   |
| 于2006年12月31日        | At 31 December 2006                           | 8,459,100       | 3,980,450                      | 1,446,000      | 13,885,550                                   | 8.5   |
| 于2006年12月31日可行使之认股权 | Exercisable at 31 December 2006               | 8,459,100       | 3,980,450                      | 1,446,000      | 13,885,550                                   | 8.5   |
| 于2005年1月1日          | At 1 January 2005                             | 8,459,100       | 10,532,700                     | 1,446,000      | 20,437,800                                   | 8.5   |
| 减: 年内行使之认股权         | Less: Share options exercised during the year | -               | (2,121,550)                    | -              | (2,121,550)                                  | 8.5   |
| 减: 年内作废之认股权         | Less: Share options lapsed during the year    | -               | (108,500)                      | -              | (108,500)                                    | 8.5   |
| 于2005年12月31日        | At 31 December 2005                           | 8,459,100       | 8,302,650                      | 1,446,000      | 18,207,750                                   | 8.5   |
| 于2005年12月31日可行使之认股权 | Exercisable at 31 December 2005               | 6,253,950       | 5,071,600                      | 1,084,500      | 12,410,050                                   | 8.5   |

\* 代表本集团前董事持有的认股权。

\* Represented share options held by ex-directors of the Group.



财务报表附注 (续)

Notes to the Financial Statements (continued)

18. 认股权计划 (续)

18. Share option schemes (continued)

(b) 上市前认股权计划  
(续)

(b) Pre-Listing Share Option Scheme (continued)

认股权于年内曾多次被行使, 有关之加权平均股价为港币 16.50 元 (2005 年: 港币 15.01 元)。

Share options were exercised on a regular basis throughout the year, the weighted average share price during the year was HK\$16.50 (2005: HK\$15.01).

根据此计划而授出之认股权之行使价为每股港币 8.50 元, 而相对之认股权价为港币 1.00 元。该等认股权由中银香港 (控股) 股份于联交所开始买卖日期起计的 4 年内归属 (该等认股权项下 25% 的股份将于每年年底归属), 有效行使期为 10 年。于中银香港 (控股) 股份开始在联交所买卖之日或其后, 将不会再根据上市前认股权计划授出任何认股权。

The options granted under this scheme can be exercised at HK\$8.50 per share in respect of the option price of HK\$1.00. These options have a vesting period of four years (25% of the number of shares subject to such options will vest at the end of each year) from the date on which dealings in the shares commenced on the Stock Exchange with a valid exercise period of ten years. No offer to grant any options under the Pre-Listing Share Option Scheme will be made on or after the date on which dealings in the shares commenced on the Stock Exchange.

财务报表附注 (续) **Notes to the Financial Statements (continued)**

19. 董事及高级管理人员酬金 **19. Directors' and senior management's emoluments**

(a) 董事酬金

(a) Directors' emoluments

本年度就本银行董事提供之服务而已付及其应收未收之酬金详情如下:

Details of the emoluments paid to or receivable by the directors of the Bank during the year are as follows:

| 截至 2006 年止   | For the year 2006              | 董事袍金               | 基本薪金、津贴<br>及实物福利  | 花红               | 总计               |
|--------------|--------------------------------|--------------------|---|------------------|------------------|
|              |                                | Directors'<br>fees | Basic<br>salaries,<br>allowances<br>and benefits<br>in kind | Bonus            | Total            |
|              |                                | 港币千元<br>HK\$'000   | 港币千元<br>HK\$'000  | 港币千元<br>HK\$'000 | 港币千元<br>HK\$'000 |
| <b>执行董事</b>  | <b>Executive Director</b>      |                    |   |                  |                  |
| 和广北          | He Guangbei                    | 300                | 4,658   | 1,818            | 6,776            |
| <b>非执行董事</b> | <b>Non-executive Directors</b> |                    |   |                  |                  |
| 肖钢           | Xiao Gang                      | 222                | -   | -                | 222              |
| 孙昌基          | Sun Changji                    | 300                | -   | -                | 300              |
| 华庆山          | Hua Qingshan                   | 300                | -   | -                | 300              |
| 李早航          | Li Zaohang                     | 250                | -   | -                | 250              |
| 周载群          | Zhou Zaiqun                    | 300                | -   | -                | 300              |
| 张燕玲          | Zhang Yanling                  | 250                | -   | -                | 250              |
| 冯国经*         | Fung Victor Kwok King*         | 300                | -   | -                | 300              |
| 高铭胜*         | Koh Beng Seng*                 | 272                | -   | -                | 272              |
| 单伟建*         | Shan Weijian*                  | 350                | -   | -                | 350              |
| 董建成*         | Tung Chee Chen*                | 300                | -   | -                | 300              |
| 童伟鹤*         | Tung Savio Wai-Hok*            | 350                | -   | -                | 350              |
| 杨曹文梅*        | Yang Linda Tsao*               | 400                | -   | -                | 400              |
|              |                                | <b>3,894</b>       | <b>4,658</b>  | <b>1,818</b>     | <b>10,370</b>    |

注:

\* 独立非执行董事

Note:

\* Independent Non-executive Directors

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**19. 董事及高级管理人员酬金 (续) 19. Directors' and senior management's emoluments (continued)**
**(a) 董事酬金 (续)**
**(a) Directors' emoluments (continued)**

| 截至 2005 年止   | For the year 2005              | 董事袍金               | 基本薪金、津贴<br>及实物福利   | 花红               | 总计               |
|--------------|--------------------------------|--------------------|--|------------------|------------------|
|              |                                | Directors'<br>fees | Basic salaries,<br>allowances<br>and benefits in<br>kind | Bonus            | Total            |
|              |                                | 港币千元<br>HK\$'000   | 港币千元<br>HK\$'000   | 港币千元<br>HK\$'000 | 港币千元<br>HK\$'000 |
| <b>执行董事</b>  | <b>Executive Director</b>      |                    |  |                  |                  |
| 和广北          | He Guangbei                    | 331                | 4,728  | 1,969            | 7,028            |
| <b>非执行董事</b> | <b>Non-executive Directors</b> |                    |  |                  |                  |
| 肖钢           | Xiao Gang                      | 300                | -  | -                | 300              |
| 孙昌基          | Sun Changji                    | 300                | -  | -                | 300              |
| 华庆山          | Hua Qingshan                   | 254                | -  | -                | 254              |
| 李早航          | Li Zaohang                     | 250                | -  | -                | 250              |
| 周载群          | Zhou Zaiqun                    | 254                | -  | -                | 254              |
| 张燕玲          | Zhang Yanling                  | 250                | -  | -                | 250              |
| 冯国经*         | Fung Victor Kwok King*         | 300                | -  | -                | 300              |
| 单伟建*         | Shan Weijian*                  | 350                | -  | -                | 350              |
| 董建成*         | Tung Chee Chen*                | 300                | -  | -                | 300              |
| 童伟鹤*         | Tung Savio Wai-Hok*            | 29                 | -  | -                | 29               |
| 杨曹文梅*        | Yang Linda Tsao*               | 263                | -  | -                | 263              |
|              |                                | <b>3,181</b>       | <b>4,728</b>   | <b>1,969</b>     | <b>9,878</b>     |

注:

\* 独立非执行董事

Note:

\* Independent Non-executive Directors

**财务报表附注 (续)      Notes to the Financial Statements (continued)**

**19. 董事及高级管理人员酬金 (续)      19. Directors' and senior management's emoluments (continued)**

**(a) 董事酬金 (续)**

2002年7月，本银行间接控股公司中银 (BVI) 根据上市前认股权计划向若干董事授予认股权，详情见附注18(b)。年内并无董事行使该等认股权，故上述披露之董事酬金中并无包括因该等认股权而产生的利益；而收益账亦无需就此作出反映。

董事酬金政策的详细资料，请参阅公司治理报告。

**(b) 五位最高薪酬人士**

本年度，本集团内五位最高薪酬人士包括1名 (2005年: 1名) 董事，其酬金已载于上文分析。其余4名 (2005年: 4名) 最高薪酬人士之酬金分析如下：

**(a) Directors' emoluments (continued)**

In July 2002, options were granted to several directors of the Bank by the indirect holding company, BOC (BVI), under the Pre-Listing Share Option Scheme. Full details of the scheme are stated in Note 18(b). During the year, no options were exercised and no benefits arising from the granting of these share options were included in the directors' emoluments disclosed above or recognised in the income statement.

For details of policies on directors' emoluments please refer to the Corporate Governance Report.

**(b) Five highest paid individuals**

The five individuals whose emoluments were the highest in the Group for the year include 1 (2005: 1) director whose emoluments are reflected in the analysis presented above. The emoluments payable to the remaining 4 (2005: 4) individuals during the year are as follows:

|              | <b>2006</b>   | <b>2005</b>   |
|--------------|---------------|---------------|
|              | <b>港币百万元</b>  | <b>港币百万元</b>  |
|              | <b>HK\$'m</b> | <b>HK\$'m</b> |
| 基本薪金及津贴      | <b>13</b>     | 12            |
| 酌情发放之花红      | <b>6</b>      | 5             |
| 其他 (包括退休金供款) | <b>1</b>      | 1             |
|              | <b>20</b>     | 18            |

财务报表附注 (续)

Notes to the Financial Statements (continued)

19. 董事及高级管理人员  
酬金 (续)

19. Directors' and senior management's emoluments (continued)

(b) 五位最高薪酬人士  
(续)

(b) Five highest paid individuals (continued)

彼等酬金之组别如下:

Emoluments of individuals were within the following bands:

|                            |                               | 人数   |      |
|----------------------------|-------------------------------|------|------|
|                            |                               | 2006 | 2005 |
| 3,000,001 港元至 3,500,000 港元 | HK\$3,000,001 – HK\$3,500,000 | -    | 1    |
| 3,500,001 港元至 4,000,000 港元 | HK\$3,500,001 – HK\$4,000,000 | 1    | -    |
| 4,000,001 港元至 4,500,000 港元 | HK\$4,000,001 – HK\$4,500,000 | 1    | -    |
| 4,500,001 港元至 5,000,000 港元 | HK\$4,500,001 – HK\$5,000,000 | -    | 2    |
| 5,000,001 港元至 5,500,000 港元 | HK\$5,000,001 – HK\$5,500,000 | -    | 1    |
| 5,500,001 港元至 6,000,000 港元 | HK\$5,500,001 – HK\$6,000,000 | 1    | -    |
| 6,000,001 港元至 6,500,000 港元 | HK\$6,000,001 – HK\$6,500,000 | 1    | -    |

本年度既无董事放弃任何酬金，本集团亦无向董事或五位最高薪酬人士之中任何人士支付作为加入本集团之奖励或作为离职补偿之酬金。

During the year, no director waived any emoluments and the Group has not paid any emoluments to the directors or any of the five highest paid individuals as an inducement to join or upon joining the Group or as compensation for loss of office.

20. 库存现金及在银行及其他金融机构的结余

20. Cash and balances with banks and other financial institutions

|              | 本集团           |               | 本银行           |               |
|--------------|---------------|---------------|---------------|---------------|
|              | 2006          | 2005          | 2006          | 2005          |
|              | 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        |
| 库存现金         | 2,981         | 3,032         | 2,484         | 2,598         |
| 银行及其他金融机构的结余 | 27,992        | 27,671        | 26,872        | 26,808        |
|              | <b>30,973</b> | <b>30,703</b> | <b>29,356</b> | <b>29,406</b> |

财务报表附注（续）      Notes to the Financial Statements (continued)

21. 银行及其他金融机构存款      21. Placements with banks and other financial institutions

|                       | 本集团<br>The Group        |                         | 本银行<br>The Bank         |                         |
|-----------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                       | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
| 一个月内到期之银行及其他金融机构存款    | 74,263                  | 78,051                  | 55,832                  | 56,685                  |
| 一至十二个月内到期之银行及其他金融机构存款 | 56,373                  | 47,611                  | 38,044                  | 32,793                  |
|                       | <b>130,636</b>          | <b>125,662</b>          | <b>93,876</b>           | <b>89,478</b>           |

22. 库存现金及短期资金      22. Cash and short-term funds

|                               | 本集团<br>The Group        |                         | 本银行<br>The Bank         |                         |
|-------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                               | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
| 库存现金及在银行及其他金融机构的结余<br>(附注 20) | 30,973                  | 30,703                  | 29,356                  | 29,406                  |
| 一个月内到期之银行及其他金融机构存款<br>(附注 21) | 74,263                  | 78,051                  | 55,832                  | 56,685                  |
| 库券                            | 11,282                  | 6,821                   | 10,415                  | 6,134                   |
|                               | <b>116,518</b>          | <b>115,575</b>          | <b>95,603</b>           | <b>92,225</b>           |

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**23. 交易性证券及公允价值变化计入损益的其他金融资产      23. Trading securities and other financial instruments at fair value through profit or loss**

|         |                            | 本集团<br>The Group  |       |              |       |               |        |
|---------|----------------------------|---|-------|--------------|-------|---------------|--------|
|         |                            | 公允价值变化计入损益<br>的其他金融资产<br>Other financial instruments<br>at fair value through profit<br>or loss |       |              |       | 总计<br>Total   |        |
|         |                            | 交易性证券<br>Trading securities   |       |              |       |               |        |
|         |                            | 2006  | 2005  | 2006         | 2005  | 2006          | 2005   |
|         |                            | 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  |
| 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      | 262   | 409   | 575          | 609   | 837           | 1,018  |
| - 于海外上市 | - Listed outside Hong Kong | 3,683   | 4,181 | 671          | 931   | 4,354         | 5,112  |
|         |                            | <b>3,945</b>  | 4,590 | <b>1,246</b> | 1,540 | <b>5,191</b>  | 6,130  |
| - 非上市   | - Unlisted                 | 6,409   | 4,569 | 1,533        | 1,292 | 7,942         | 5,861  |
|         |                            | <b>10,354</b>   | 9,159 | <b>2,779</b> | 2,832 | <b>13,133</b> | 11,991 |
| 股份证券    | Equity securities          |   |       |              |       |               |        |
| - 于香港上市 | - Listed in Hong Kong      | 19  | 18    | -            | -     | 19            | 18     |
| - 非上市   | - Unlisted                 | 42  | -     | -            | -     | 42            | -      |
|         |                            | <b>61</b>   | 18    | -            | -     | <b>61</b>     | 18     |
| 总计      | Total                      | <b>10,415</b>   | 9,177 | <b>2,779</b> | 2,832 | <b>13,194</b> | 12,009 |
|         |                            | 本银行<br>The Bank   |       |              |       |               |        |
|         |                            | 公允价值变化计入损益<br>的其他金融资产<br>Other financial instruments<br>at fair value through profit<br>or loss |       |              |       | 总计<br>Total   |        |
|         |                            | 交易性证券<br>Trading securities   |       |              |       |               |        |
|         |                            | 2006  | 2005  | 2006         | 2005  | 2006          | 2005   |
|         |                            | 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  |
| 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      | 261   | 256   | 101          | 103   | 362           | 359    |
| - 于海外上市 | - Listed outside Hong Kong | 3,683   | 4,181 | 156          | 226   | 3,839         | 4,407  |
|         |                            | <b>3,944</b>  | 4,437 | <b>257</b>   | 329   | <b>4,201</b>  | 4,766  |
| - 非上市   | - Unlisted                 | 6,328   | 4,568 | -            | -     | 6,328         | 4,568  |
|         |                            | <b>10,272</b>   | 9,005 | <b>257</b>   | 329   | <b>10,529</b> | 9,334  |
| 股份证券    | Equity securities          |   |       |              |       |               |        |
| - 于香港上市 | - Listed in Hong Kong      | 19  | 15    | -            | -     | 19            | 15     |
| 总计      | Total                      | <b>10,291</b>   | 9,020 | <b>257</b>   | 329   | <b>10,548</b> | 9,349  |

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 23. 交易性证券及公允价值变化计入损益的其他金融资产 (续)      23. Trading securities and other financial instruments at fair value through profit or loss (continued)

交易性证券及公允价值变化计入损益的其他金融资产按发行机构之类别分析如下：

Trading securities and other financial instruments at fair value through profit or loss are analysed by type of issuer as follows:

|           | 本集团<br>The Group        |                         | 本银行<br>The Bank         |                         |
|-----------|-------------------------|-------------------------|-------------------------|-------------------------|
|           | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
| 中央政府及中央银行 | 3,907                   | 2,359                   | 3,784                   | 2,173                   |
| 公共机构      | 1,270                   | 1,620                   | 1,158                   | 1,504                   |
| 银行及其他金融机构 | 6,912                   | 6,528                   | 5,470                   | 5,189                   |
| 公司企业      | 1,105                   | 1,502                   | 136                     | 483                     |
|           | <b>13,194</b>           | <b>12,009</b>           | <b>10,548</b>           | <b>9,349</b>            |

交易性证券及公允价值变化计入损益的其他金融资产分类如下：

Trading securities and other financial instruments at fair value through profit or loss are analysed as follows:

|                           | 本集团<br>The Group        |                         | 本银行<br>The Bank         |                         |
|---------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|                           | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
| 库券                        | 3,616                   | 1,550                   | 3,536                   | 1,550                   |
| 持有之存款证                    | 769                     | 807                     | 413                     | 463                     |
| 其他交易性证券及公允价值变化计入损益的其他金融资产 | 8,809                   | 9,652                   | 6,599                   | 7,336                   |
|                           | <b>13,194</b>           | <b>12,009</b>           | <b>10,548</b>           | <b>9,349</b>            |



## 财务报表附注（续） Notes to the Financial Statements (continued)

### 24. 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）。

### 24. 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 forward 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).

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 24. 衍生金融工具（续） 24. Derivative financial instruments (continued)

本集团之衍生金融工具合约 / 名义合约数额及其公允价值详列于下表。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综合资产负债表内所确认的公允价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允价值, 因而也不能反映本集团所面临的信用风险或市场风险。随着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。

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 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.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 24. 衍生金融工具 (续) 24. Derivative financial instruments (continued)

以下为衍生金融工具中每项重要类别之合约 / 名义合约数额之摘要:

The following is a summary of the contract/notional amounts of each significant type of derivative financial instrument:

|          |                                   | 本集团<br>The Group |                 |                |                |                 |                |
|----------|-----------------------------------|------------------|-----------------|----------------|----------------|-----------------|----------------|
|          |                                   | 2006             |                 |                | 2005           |                 |                |
|          |                                   | 买卖<br>Trading    | 风险对冲<br>Hedging | 总计<br>Total    | 买卖<br>Trading  | 风险对冲<br>Hedging | 总计<br>Total    |
|          |                                   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| 汇率合约     | Exchange rate contracts           |                  |                 |                |                |                 |                |
| 即期及远期    | Spot and forward                  | 143,859          | -               | 143,859        | 113,672        | -               | 113,672        |
| 掉期       | Swaps                             | 170,792          | -               | 170,792        | 177,871        | -               | 177,871        |
| 外汇交易期权合约 | Foreign currency option contracts |                  |                 |                |                |                 |                |
| - 买入期权   | - Options purchased               | 1,479            | -               | 1,479          | 2,227          | -               | 2,227          |
| - 卖出期权   | - Options written                 | 3,102            | -               | 3,102          | 1,315          | -               | 1,315          |
|          |                                   | <b>319,232</b>   | -               | <b>319,232</b> | 295,085        | -               | 295,085        |
| 利率合约     | Interest rate contracts           |                  |                 |                |                |                 |                |
| 期货       | Futures                           | 89               | -               | 89             | 194            | -               | 194            |
| 掉期       | Swaps                             | 33,362           | 544             | 33,906         | 29,310         | 194             | 29,504         |
| 利率期权合约   | Interest rate option contracts    |                  |                 |                |                |                 |                |
| - 卖出掉期期权 | - Swaptions written               | 31               | -               | 31             | 1,153          | -               | 1,153          |
| 其他合约     | Other contracts                   |                  |                 |                |                |                 |                |
| - 卖出债券期权 | - Bond options written            | 311              | -               | 311            | 465            | -               | 465            |
|          |                                   | <b>33,793</b>    | <b>544</b>      | <b>34,337</b>  | 31,122         | 194             | 31,316         |
| 贵金属合约    | Bullion contracts                 | 7,330            | -               | 7,330          | 17,808         | -               | 17,808         |
| 股份权益合约   | Equity contracts                  | 954              | -               | 954            | 567            | -               | 567            |
| 总计       | Total                             | <b>361,309</b>   | <b>544</b>      | <b>361,853</b> | <b>344,582</b> | <b>194</b>      | <b>344,776</b> |

财务报表附注 (续) Notes to the Financial Statements (continued)

24. 衍生金融工具 (续) 24. Derivative financial instruments (continued)

|          |                                   | 本银行<br>The Bank |                 |                |                |                 |                |
|----------|-----------------------------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|
|          |                                   | 2006            |                 |                | 2005           |                 |                |
|          |                                   | 买卖<br>Trading   | 风险对冲<br>Hedging | 总计<br>Total    | 买卖<br>Trading  | 风险对冲<br>Hedging | 总计<br>Total    |
|          |                                   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| 汇率合约     | Exchange rate contracts           |                 |                 |                |                |                 |                |
| 即期及远期    | Spot and forward                  | 141,694         | -               | 141,694        | 109,480        | -               | 109,480        |
| 掉期       | Swaps                             | 169,659         | -               | 169,659        | 176,715        | -               | 176,715        |
| 外汇交易期权合约 | Foreign currency option contracts |                 |                 |                |                |                 |                |
| - 买入期权   | - Options purchased               | 1,479           | -               | 1,479          | 2,227          | -               | 2,227          |
| - 卖出期权   | - Options written                 | 3,102           | -               | 3,102          | 1,315          | -               | 1,315          |
|          |                                   | <b>315,934</b>  | -               | <b>315,934</b> | 289,737        | -               | 289,737        |
| 利率合约     | Interest rate contracts           |                 |                 |                |                |                 |                |
| 期货       | Futures                           | 89              | -               | 89             | 194            | -               | 194            |
| 掉期       | Swaps                             | 28,228          | 156             | 28,384         | 22,542         | -               | 22,542         |
| 利率期权合约   | Interest rate option contracts    |                 |                 |                |                |                 |                |
| - 卖出掉期期权 | - Swaptions written               | 31              | -               | 31             | 1,153          | -               | 1,153          |
| 其他合约     | Other contracts                   |                 |                 |                |                |                 |                |
| - 卖出债券期权 | - Bond options written            | 311             | -               | 311            | 465            | -               | 465            |
|          |                                   | <b>28,659</b>   | <b>156</b>      | <b>28,815</b>  | 24,354         | -               | 24,354         |
| 贵金属合约    | Bullion contracts                 | 7,330           | -               | 7,330          | 17,808         | -               | 17,808         |
| 股份权益合约   | Equity contracts                  | 922             | -               | 922            | 525            | -               | 525            |
| 总计       | Total                             | <b>352,845</b>  | <b>156</b>      | <b>353,001</b> | 332,424        | -               | 332,424        |

注：持有作为风险对冲之衍生金融工具全部属公平值风险对冲。

Note: All derivatives held for hedging are designated as fair value hedges.

财务报表附注 (续)      Notes to the Financial Statements (continued)

24. 衍生金融工具 (续)      24. Derivative financial instruments (continued)

以下为各类衍生金融工  
具于12月31日之公平值  
摘要:

The following table summarises the fair values of each class of derivative financial instrument as at 31 December:

|              |                               | 本集团<br>The Group |                 |                |                |                 |                |
|--------------|-------------------------------|------------------|-----------------|----------------|----------------|-----------------|----------------|
|              |                               | 2006             |                 |                | 2005           |                 |                |
|              |                               | 买卖<br>Trading    | 风险对冲<br>Hedging | 总计<br>Total    | 买卖<br>Trading  | 风险对冲<br>Hedging | 总计<br>Total    |
|              |                               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| <b>公平值资产</b> | <b>Fair value assets</b>      |                  |                 |                |                |                 |                |
| 汇率合约         | Exchange rate contracts       | 6,806            | -               | 6,806          | 4,167          | -               | 4,167          |
| 利率合约         | Interest rate contracts       | 357              | 7               | 364            | 138            | 3               | 141            |
| 贵金属合约        | Bullion contracts             | 219              | -               | 219            | 873            | -               | 873            |
| 股份权益合约       | Equity contracts              | 4                | -               | 4              | 3              | -               | 3              |
|              |                               | <b>7,386</b>     | <b>7</b>        | <b>7,393</b>   | <b>5,181</b>   | <b>3</b>        | <b>5,184</b>   |
| <b>公平值负债</b> | <b>Fair value liabilities</b> |                  |                 |                |                |                 |                |
| 汇率合约         | Exchange rate contracts       | 2,809            | -               | 2,809          | 2,329          | -               | 2,329          |
| 利率合约         | Interest rate contracts       | 795              | 8               | 803            | 1,028          | 1               | 1,029          |
| 贵金属合约        | Bullion contracts             | 438              | -               | 438            | 833            | -               | 833            |
| 股份权益合约       | Equity contracts              | 2                | -               | 2              | 2              | -               | 2              |
|              |                               | <b>4,044</b>     | <b>8</b>        | <b>4,052</b>   | <b>4,192</b>   | <b>1</b>        | <b>4,193</b>   |

财务报表附注 (续)      Notes to the Financial Statements (continued)

24. 衍生金融工具 (续)      24. Derivative financial instruments (continued)

|              |                               | 本银行<br>The Bank |          |              |              |          |              |
|--------------|-------------------------------|-----------------|----------|--------------|--------------|----------|--------------|
|              |                               | 2006            |          |              | 2005         |          |              |
|              |                               | 买卖              | 风险对冲     | 总计           | 买卖           | 风险对冲     | 总计           |
|              |                               | Trading         | Hedging  | Total        | Trading      | Hedging  | 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       |
| <b>公平值资产</b> | <b>Fair value assets</b>      |                 |          |              |              |          |              |
| 汇率合约         | Exchange rate contracts       | 6,539           | -        | 6,539        | 3,830        | -        | 3,830        |
| 利率合约         | Interest rate contracts       | 329             | 2        | 331          | 112          | -        | 112          |
| 贵金属合约        | Bullion contracts             | 219             | -        | 219          | 873          | -        | 873          |
| 股份权益合约       | Equity contracts              | 3               | -        | 3            | 3            | -        | 3            |
|              |                               | <b>7,090</b>    | <b>2</b> | <b>7,092</b> | <b>4,818</b> | <b>-</b> | <b>4,818</b> |
| <b>公平值负债</b> | <b>Fair value liabilities</b> |                 |          |              |              |          |              |
| 汇率合约         | Exchange rate contracts       | 2,769           | -        | 2,769        | 2,266        | -        | 2,266        |
| 利率合约         | Interest rate contracts       | 645             | -        | 645          | 798          | -        | 798          |
| 贵金属合约        | Bullion contracts             | 438             | -        | 438          | 833          | -        | 833          |
| 股份权益合约       | Equity contracts              | 2               | -        | 2            | 2            | -        | 2            |
|              |                               | <b>3,854</b>    | <b>-</b> | <b>3,854</b> | <b>3,899</b> | <b>-</b> | <b>3,899</b> |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 24. 衍生金融工具 (续) 24. Derivative financial instruments (continued)

上述衍生金融工具之重置成本及信贷风险加权数额 (并未计及双边净额结算安排之影响) 如下:

The replacement costs and credit risk weighted amounts of the above derivative financial instruments, which do not take into account the effects of bilateral netting arrangements are as follows:

|        |                         | 本集团<br>The Group                        |                |                          |                |
|--------|-------------------------|---|----------------|--------------------------|----------------|
|        |                         | 2006                                    | 2005           | 2006                     | 2005           |
|        |                         | 信贷风险加权数额<br>Credit risk weighted amount |                | 重置成本<br>Replacement cost |                |
|        |                         | 港币百万元<br>HK\$m                          | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m           | 港币百万元<br>HK\$m |
| 汇率合约   | Exchange rate contracts | 525                                     | 415            | 789                      | 246            |
| 利率合约   | Interest rate contracts | 47                                      | 49             | 91                       | 85             |
| 贵金属合约  | Bullion contracts       | 19                                      | 11             | 219                      | 873            |
| 股份权益合约 | Equity contracts        | 16                                      | 9              | 4                        | 3              |
|        |                         | <b>607</b>                              | <b>484</b>     | <b>1,103</b>             | <b>1,207</b>   |
|        |                         | 本银行<br>The Bank                         |                |                          |                |
|        |                         | 2006                                    | 2005           | 2006                     | 2005           |
|        |                         | 信贷风险加权数额<br>Credit risk weighted amount |                | 重置成本<br>Replacement cost |                |
|        |                         | 港币百万元<br>HK\$m                          | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m           | 港币百万元<br>HK\$m |
| 汇率合约   | Exchange rate contracts | 522                                     | 411            | 784                      | 237            |
| 利率合约   | Interest rate contracts | 33                                      | 32             | 64                       | 57             |
| 贵金属合约  | Bullion contracts       | 19                                      | 11             | 219                      | 873            |
| 股份权益合约 | Equity contracts        | 16                                      | 9              | 3                        | 3              |
|        |                         | <b>590</b>                              | <b>463</b>     | <b>1,070</b>             | <b>1,170</b>   |

信贷风险加权数额是根据银行业条例附表三及金管局发出之指引计算。计算之金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 the amounts that have been calculated in accordance with the Third Schedule of the Banking Ordinance and guidelines issued by the HKMA. The amounts calculated are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

重置成本是指重置所有按市值计算而其价值为正数的合约的成本 (假设交易对手不履行责任), 并根据该等合约的市值计算。重置成本是该等合约于结算日之信贷风险近似值及按金管局指引计算, 因而应收利息并不计算在内。

Replacement cost is the cost of replacing all contracts that have a positive value when marked to market (should the counterparty default on its obligations) and is obtained by marking contracts to market. Replacement cost is a close approximation of the credit risk for these contracts at the balance sheet dates and is calculated in accordance with the guidelines issued by the HKMA. Accrued interest has been excluded in the calculation.

本集团及本银行分别约 61% (2005 年: 65%) 及 60% (2005 年: 65%) 的衍生金融工具交易是与其他金融机构签订的。

Approximately 61% (2005: 65%) and 60% (2005: 65%) of the Group's and the Bank's transactions in derivative financial instruments contracts are conducted with other financial institutions respectively.

财务报表附注 (续)

Notes to the Financial Statements (continued)

25. 贷款及其他账项

25. Advances and other accounts

|             |  | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|-------------|--|------------------------|------------------------|------------------------|------------------------|
|             |  | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 公司贷款        | Corporate loans and advances                       | 220,390                | 205,705                | 183,562                | 172,715                |
| 个人贷款        | Personal loans and advances                        | 126,686                | 128,309                | 104,363                | 105,835                |
| 客户贷款        | Advances to customers                              | 347,076                | 334,014                | 287,925                | 278,550                |
| 贷款减值准备      | Loan impairment allowances                         |                        |                        |                        |                        |
| - 按个别评估     | - Individually assessed                            | (546)                  | (983)                  | (470)                  | (772)                  |
| - 按组合评估     | - Collectively assessed                            | (557)                  | (731)                  | (336)                  | (558)                  |
|             |  | 345,973                | 332,300                | 287,119                | 277,220                |
| 贸易票据        | Trade bills  | 3,128                  | 3,039                  | 2,686                  | 1,796                  |
| 银行及其他金融机构贷款 | Advances to banks and other financial institutions | 3,743                  | 3,055                  | 3,491                  | 2,826                  |
| 总计          | Total  | 352,844                | 338,394                | 293,296                | 281,842                |

于2006年12月31日, 本集团及本银行之客户贷款包括总贷款应计利息分别为港币12.36亿元(2005年: 港币12.03亿元)及港币10.42亿元(2005年: 港币10.28亿元)。

As at 31 December 2006, advances to customers of the Group and the Bank include accrued interest on gross advances of HK\$1,236 million (2005: HK\$1,203 million) and HK\$1,042 million (2005: HK\$1,028 million) respectively.

减值之客户贷款分析如下:

Impaired advances to customers are analysed as follows:

|                     |   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---------------------|---|------------------------|------------------------|------------------------|------------------------|
|                     |   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 减值之客户贷款总额           | Gross impaired advances to customers  | 916                    | 1,872                  | 780                    | 1,506                  |
| 就上述减值之客户贷款作出之贷款减值准备 | Loan impairment allowances made in respect of such advances                         | 546                    | 983                    | 470                    | 772                    |
| 总减值贷款对总客户贷款比率       | Gross impaired advances to customers as a percentage of gross advances to customers | 0.26%                  | 0.56%                  | 0.27%                  | 0.54%                  |



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 25. 贷款及其他账项 (续) 25. Advances and other accounts (continued)

减值之客户贷款指存在客观减值证据并已按个别评估的客户贷款。贷款减值准备之拨备已考虑有关贷款之抵押品价值。

Impaired advances to customers are individually assessed loans with objective evidence of impairment. The loan impairment allowances were made after taking into account the value of collateral in respect of such advances.

于2005年12月31日及2006年12月31日,对贸易票据和银行及其他金融机构之贷款并无作出任何贷款减值准备。

As at 31 December 2005 and 31 December 2006, no impairment allowance was made in respect of trade bills and advances to banks and other financial institutions.

特定分类之客户贷款分析如下:

Classified advances to customers are analysed as follows:

|                   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|-------------------|------------------------|------------------------|------------------------|------------------------|
|                   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 特定分类之客户贷款总额       | <b>1,988</b>           | 4,263                  | <b>1,748</b>           | 3,772                  |
| 总特定分类客户贷款对总客户贷款比率 | <b>0.57%</b>           | 1.28%                  | <b>0.61%</b>           | 1.35%                  |

特定分类之客户贷款为按本集团放款质量分类的「次级」、「呆滞」及「亏损」贷款。

Classified advances to customers included "substandard", "doubtful" and "loss" under the Group's classification of loan quality.

财务报表附注 (续)      Notes to the Financial Statements (continued)

26. 贷款减值准备      26. Loan impairment allowances

|                    |   | 本集团<br>The Group                  |                                   |                |
|--------------------|---|-----------------------------------|-----------------------------------|----------------|
|                    |   | 2006                              |                                   |                |
|                    |   | 按个别评估<br>Individual<br>assessment | 按组合评估<br>Collective<br>assessment | 总计<br>Total    |
|                    |   | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m |
| 于 2006 年 1 月 1 日   | At 1 January 2006                                     | 983                               | 731                               | 1,714          |
| 于收益账拨回 (附注 10)     | Credited to income statement<br>(Note 10)             | (1,719)                           | (71)                              | (1,790)        |
| 年内核销之未收回贷款         | Loans written off during the year<br>as uncollectible | (706)                             | (142)                             | (848)          |
| 收回已撤销账项 (附注 10)    | Recoveries (Note 10)                                  | 2,053                             | 62                                | 2,115          |
| 折现减值回拨             | Unwind of discount on allowance                       | (65)                              | (23)                              | (88)           |
| 于 2006 年 12 月 31 日 | At 31 December 2006                                   | 546                               | 557                               | 1,103          |
|                    |   | 本银行<br>The Bank                   |                                   |                |
|                    |   | 2006                              |                                   |                |
|                    |   | 按个别评估<br>Individual<br>assessment | 按组合评估<br>Collective<br>assessment | 总计<br>Total    |
|                    |   | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m |
| 于 2006 年 1 月 1 日   | At 1 January 2006                                     | 772                               | 558                               | 1,330          |
| 于收益账拨回             | Credited to income statement                          | (1,646)                           | (230)                             | (1,876)        |
| 年内核销之未收回贷款         | Loans written off during the year<br>as uncollectible | (514)                             | -                                 | (514)          |
| 收回已撤销账项            | Recoveries  | 1,918                             | 27                                | 1,945          |
| 折现减值回拨             | Unwind of discount on allowance                       | (60)                              | (19)                              | (79)           |
| 于 2006 年 12 月 31 日 | At 31 December 2006                                   | 470                               | 336                               | 806            |

财务报表附注 (续)      **Notes to the Financial Statements (continued)**

26. 贷款减值准备 (续)      **26. Loan impairment allowances (continued)**

|                    |   | 本集团<br>The Group                  |                                   |                |
|--------------------|---|-----------------------------------|-----------------------------------|----------------|
|                    |   | 2005                              |                                   |                |
|                    |   | 按个别评估<br>Individual<br>assessment | 按组合评估<br>Collective<br>assessment | 总计<br>Total    |
|                    |   | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m |
| 于 2005 年 1 月 1 日   | At 1 January 2005                                     | 1,887                             | 2,055                             | 3,942          |
| 于收益账拨回 (附注 10)     | Credited to income statement<br>(Note 10)             | (1,377)                           | (1,268)                           | (2,645)        |
| 年内核销之未收回贷款         | Loans written off during the year<br>as uncollectible | (1,067)                           | (27)                              | (1,094)        |
| 收回已撤销账项 (附注 10)    | Recoveries (Note 10)                                  | 1,639                             | -                                 | 1,639          |
| 折现减值回拨             | Unwind of discount on allowance                       | (99)                              | (29)                              | (128)          |
| 于 2005 年 12 月 31 日 | At 31 December 2005                                   | 983                               | 731                               | 1,714          |
|                    |   | 本银行<br>The Bank                   |                                   |                |
|                    |   | 2005                              |                                   |                |
|                    |   | 按个别评估<br>Individual<br>assessment | 按组合评估<br>Collective<br>assessment | 总计<br>Total    |
|                    |   | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m                    | 港币百万元<br>HK\$m |
| 于 2005 年 1 月 1 日   | At 1 January 2005                                     | 1,604                             | 1,708                             | 3,312          |
| 于收益账拨回             | Credited to income statement                          | (1,309)                           | (1,098)                           | (2,407)        |
| 年内核销之未收回贷款         | Loans written off during the year<br>as uncollectible | (744)                             | (26)                              | (770)          |
| 收回已撤销账项            | Recoveries  | 1,317                             | -                                 | 1,317          |
| 折现减值回拨             | Unwind of discount on allowance                       | (96)                              | (26)                              | (122)          |
| 于 2005 年 12 月 31 日 | At 31 December 2005                                   | 772                               | 558                               | 1,330          |

财务报表附注 (续)      Notes to the Financial Statements (continued)

27. 可供出售证券      27. Available-for-sale securities

|         |                            | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---------|----------------------------|------------------------|------------------------|------------------------|------------------------|
|         |                            | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 债务证券    | Debt securities            |                        |                        |                        |                        |
| - 于香港上市 | - Listed in Hong Kong      | 4,800                  | 3,540                  | 4,646                  | 3,388                  |
| - 于海外上市 | - Listed outside Hong Kong | 13,023                 | 8,361                  | 12,779                 | 8,081                  |
|         |                            | 17,823                 | 11,901                 | 17,425                 | 11,469                 |
| - 非上市   | - Unlisted                 | 82,516                 | 40,286                 | 80,050                 | 38,611                 |
|         |                            | 100,339                | 52,187                 | 97,475                 | 50,080                 |
| 股份证券    | Equity securities          |                        |                        |                        |                        |
| - 于海外上市 | - Listed outside Hong Kong | -                      | 6                      | -                      | -                      |
| - 非上市   | - Unlisted                 | 50                     | 50                     | 39                     | 39                     |
|         |                            | 50                     | 56                     | 39                     | 39                     |
| 总计      | Total                      | 100,389                | 52,243                 | 97,514                 | 50,119                 |

可供出售证券按发行机构之分类如下:

Available-for-sale securities are analysed by type of issuer as follows:

|           |  |         |        |        |        |
|-----------|--|---------|--------|--------|--------|
| 中央政府及中央银行 | Central governments and central banks  | 13,180  | 9,130  | 12,493 | 8,443  |
| 公共机构      | Public sector entities                 | 6,933   | 4,506  | 6,934  | 4,506  |
| 银行及其他金融机构 | Banks and other financial institutions | 34,873  | 22,876 | 33,865 | 22,198 |
| 公司企业      | Corporate entities                     | 45,403  | 15,731 | 44,222 | 14,972 |
|           |  | 100,389 | 52,243 | 97,514 | 50,119 |

## 财务报表附注（续）      Notes to the Financial Statements (continued)

### 27. 可供出售证券（续）      27. Available-for-sale securities (continued)

可供出售证券之变动摘要  
如下：

The movements in available-for-sale securities are summarised as follows:

|         |                              | 本集团<br>The Group |                | 本银行<br>The Bank |                |
|---------|------------------------------|------------------|----------------|-----------------|----------------|
|         |                              | 2006             | 2005           | 2006            | 2005           |
|         |                              | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| 于1月1日   | At 1 January                 | 52,243           | 32,063         | 50,119          | 27,393         |
| 增加      | Additions                    | 107,789          | 74,276         | 103,551         | 69,788         |
| 处置及赎回   | Disposals and<br>redemptions | (61,732)         | (36,675)       | (58,207)        | (32,592)       |
| 重新分类    | Reclassification             | -                | (15,772)       | -               | (12,917)       |
| 摊销      | Amortisation                 | 855              | 47             | 831             | 23             |
| 公允价值变动  | Changes in fair value        | 90               | (629)          | 84              | (551)          |
| 汇兑差异    | Exchange differences         | 1,144            | (1,067)        | 1,136           | (1,025)        |
| 于12月31日 | At 31 December               | <b>100,389</b>   | <b>52,243</b>  | <b>97,514</b>   | <b>50,119</b>  |

可供出售证券分类  
如下：

Available-for-sale securities are analysed as follows:

|          |  |                |               |               |               |
|----------|--|----------------|---------------|---------------|---------------|
| 库券       | Treasury bills                         | 7,566          | 5,271         | 6,879         | 4,584         |
| 持有之存款证   | Certificates of deposit<br>held        | 8,148          | 4,178         | 7,141         | 3,622         |
| 其他可供出售证券 | Other available-for-sale<br>securities | 84,675         | 42,794        | 83,494        | 41,913        |
|          |  | <b>100,389</b> | <b>52,243</b> | <b>97,514</b> | <b>50,119</b> |

财务报表附注 (续)

Notes to the Financial Statements (continued)

28. 持有至到期日证券

28. Held-to-maturity securities

|              |                                   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|--------------|-----------------------------------|------------------------|------------------------|------------------------|------------------------|
|              |                                   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 上市, 按摊销成本入账  | Listed, at amortised cost         |                        |                        |                        |                        |
| - 于香港上市      | - in Hong Kong                    | 3,935                  | 4,281                  | 3,344                  | 3,374                  |
| - 于海外上市      | - outside Hong Kong               | 24,629                 | 29,889                 | 22,892                 | 28,012                 |
|              |                                   | <b>28,564</b>          | 34,170                 | <b>26,236</b>          | 31,386                 |
| 非上市, 按摊销成本入账 | Unlisted, at amortised cost       | <b>137,024</b>         | 144,351                | <b>120,237</b>         | 127,185                |
| 总计           | Total                             | <b>165,588</b>         | 178,521                | <b>146,473</b>         | 158,571                |
| 上市证券之市值      | Market value of listed securities | <b>28,029</b>          | 33,637                 | <b>25,757</b>          | 30,901                 |

持有至到期日证券按发行机构之类别分析如下:

Held-to-maturity securities are analysed by type of issuer as follows:

|           |  |                |         |                |         |
|-----------|--|----------------|---------|----------------|---------|
| 中央政府及中央银行 | Central governments and central banks  | 1,768          | 2,740   | 1,668          | 2,426   |
| 公共机构      | Public sector entities                 | 21,166         | 30,741  | 18,632         | 28,703  |
| 银行及其他金融机构 | Banks and other financial institutions | 102,823        | 118,851 | 88,956         | 103,987 |
| 公司企业      | Corporate entities                     | 39,831         | 26,189  | 37,217         | 23,455  |
|           |  | <b>165,588</b> | 178,521 | <b>146,473</b> | 158,571 |

财务报表附注 (续)

Notes to the Financial Statements (continued)

28. 持有至到期日证券  
(续)

28. Held-to-maturity securities (continued)

持有至到期日证券之变动  
摘要如下:

The movements in held-to-maturity securities are summarised as follows:

|             |                          | 本集团             |          | 本银行             |          |
|-------------|--------------------------|-----------------|----------|-----------------|----------|
|             |                          | The Group       |          | The Bank        |          |
|             |                          | 2006            | 2005     | 2006            | 2005     |
|             |                          | 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   |
| 于 1 月 1 日   | At 1 January             | <b>178,521</b>  | 178,956  | <b>158,571</b>  | 153,909  |
| 增加          | Additions                | <b>55,135</b>   | 73,600   | <b>31,103</b>   | 53,869   |
| 赎回及到期       | Redemptions and maturity | <b>(69,847)</b> | (88,789) | <b>(44,586)</b> | (61,167) |
| 重新分类        | Reclassification         | -               | 15,772   | -               | 12,917   |
| 摊销          | Amortisation             | <b>(40)</b>     | 85       | <b>(149)</b>    | 1        |
| 汇兑差异        | Exchange differences     | <b>1,819</b>    | (1,115)  | <b>1,534</b>    | (970)    |
| 减值准备        | Provision for impairment | -               | 12       | -               | 12       |
| 于 12 月 31 日 | At 31 December           | <b>165,588</b>  | 178,521  | <b>146,473</b>  | 158,571  |

持有至到期日证券分类  
如下:

Held-to-maturity securities are analysed as follows:

|            |                                   |                |         |                |         |
|------------|-----------------------------------|----------------|---------|----------------|---------|
| 库券         | Treasury bills                    | <b>100</b>     | -       | -              | -       |
| 持有之存款证     | Certificates of deposit held      | <b>9,367</b>   | 14,479  | <b>5,596</b>   | 9,976   |
| 其他持有至到期日证券 | Other held-to-maturity securities | <b>156,121</b> | 164,042 | <b>140,877</b> | 148,595 |
|            |                                   | <b>165,588</b> | 178,521 | <b>146,473</b> | 158,571 |

财务报表附注 (续)      Notes to the Financial Statements (continued)

29. 贷款及应收款

29. Loans and receivables

|                   |  | 本集团           |        | 本银行           |       |
|-------------------|--|---------------|--------|---------------|-------|
|                   |  | The Group     |        | The Bank      |       |
|                   |  | 2006          | 2005   | 2006          | 2005  |
|                   |  | 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 |
| 非上市, 按摊销成本入账      | Unlisted, at amortised cost                                      | <b>36,114</b> | 13,080 | <b>30,750</b> | 8,414 |
| 贷款及应收款按发行机构之分类如下: | Loans and receivables are analysed by type of issuer as follows: |               |        |               |       |
| 公共机构              | Public sector entities   | -             | 100    | -             | -     |
| 银行及其他金融机构         | Banks and other financial institutions                           | <b>36,114</b> | 12,980 | <b>30,750</b> | 8,414 |
|                   |  | <b>36,114</b> | 13,080 | <b>30,750</b> | 8,414 |

贷款及应收款之变动摘要如下:

The movements in loans and receivables are summarised as follows:

|         |                          | 本集团             |          | 本银行             |          |
|---------|--------------------------|-----------------|----------|-----------------|----------|
|         |                          | The Group       |          | The Bank        |          |
|         |                          | 2006            | 2005     | 2006            | 2005     |
|         |                          | 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    |
| 于1月1日   | At 1 January             | <b>13,080</b>   | -        | <b>8,414</b>    | -        |
| 增加      | Additions                | <b>80,872</b>   | 33,652   | <b>62,517</b>   | 19,104   |
| 赎回及到期   | Redemptions and maturity | <b>(59,046)</b> | (20,779) | <b>(41,037)</b> | (10,895) |
| 摊销      | Amortisation             | <b>1,109</b>    | 331      | <b>853</b>      | 231      |
| 汇兑差异    | Exchange differences     | <b>99</b>       | (124)    | <b>3</b>        | (26)     |
| 于12月31日 | At 31 December           | <b>36,114</b>   | 13,080   | <b>30,750</b>   | 8,414    |



**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**30. 附属公司权益**
**30. Interests in subsidiaries**

|              |   | 本银行<br>The Bank |                |
|--------------|---|-----------------|----------------|
|              |   | 2006            | 2005           |
|              |   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| 非上市股份，按成本值入账 | Unlisted shares, at cost                | 12,353          | 12,384         |
| 减：减值准备       | Less: Provision for impairment in value | (39)            | (44)           |
|              |   | <b>12,314</b>   | 12,340         |
| 应收附属公司款项     | Amounts due from subsidiaries           | <b>543</b>      | 564            |
|              |   | <b>12,857</b>   | 12,904         |

于 2006 年 12 月 31 日之主要附属公司呈列如下：

The following is a list of principal subsidiaries as at 31 December 2006:

| 名称<br>Name  | 注册及营业地点<br>Country of<br>incorporation &<br>place of<br>operation | 已发行股本<br>Particulars of issued share capital                              | 持有权益<br>Interest held | 主要业务<br>Principal<br>activities  |
|---|---|---|-----------------------|----------------------------------|
| 南洋商业银行有限公司<br>Nanyang Commercial Bank,<br>Limited           | 香港<br>Hong Kong   | 6,000,000 普通股每股面值港币 100 元<br>6,000,000 ordinary shares of HK\$100<br>each | 100%                  | 银行业务<br>Banking<br>business      |
| 集友银行有限公司<br>Chiyu Banking Corporation<br>Limited            | 香港<br>Hong Kong   | 3,000,000 普通股每股面值港币 100 元<br>3,000,000 ordinary shares of HK\$100<br>each | 70.49%                | 银行业务<br>Banking<br>business      |
| 中银信用卡（国际）有限公司<br>BOC Credit Card<br>(International) Limited | 香港<br>Hong Kong   | 4,800,000 普通股每股面值港币 100 元<br>4,800,000 ordinary shares of HK\$100<br>each | 100%                  | 信用卡服务<br>Credit card<br>services |
| 宝生期货有限公司<br>Po Sang Futures Limited                         | 香港<br>Hong Kong   | 250,000 普通股每股面值港币 100 元<br>250,000 ordinary shares of HK\$100<br>each     | *100%                 | 商品经纪<br>Commodities<br>brokerage |

\* 本银行间接持有股份

\* Shares held indirectly by the Bank

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 30. 附属公司权益 (续) 30. Interests in subsidiaries (continued)

|   |  |
|---|--|
| 羊城信托有限公司及中南信托有限公司于 2006 年 8 月 30 日完成清盘程序。 | Rams City Trustee Limited and The China-South Sea Trustee Limited completed winding up procedures on 30 August 2006. |
| 佳业企业有限公司于 2006 年 9 月 20 日完成清盘程序。          | Attempt Fit Enterprises Limited completed winding up procedures on 20 September 2006.                                |
| 冠立国际有限公司于 2006 年 3 月 15 日进入股东自动清盘程序。      | Champion Leader International Limited commenced members' voluntary winding up on 15 March 2006.                      |
| 显威置业有限公司于 2006 年 9 月 15 日进入股东自动清盘程序。      | Excellent Way Properties Limited commenced members' voluntary winding up on 15 September 2006.                       |

### 31. 联营公司权益 31. Interests in associates

|             |                           | 本集团<br>The Group |                |
|-------------|---------------------------|------------------|----------------|
|             |                           | 2006             | 2005           |
|             |                           | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m |
| 于 1 月 1 日   | At 1 January              | 61               | 62             |
| 应占盈利        | Share of result           | 6                | 5              |
| 应占税项        | Share of tax              | (1)              | (1)            |
| 准备拨回        | Reversal of provision     | -                | 4              |
| 已付股息        | Dividend paid             | (4)              | (3)            |
| 联营公司清盘分派    | Dissolution of associates | -                | (6)            |
| 出售联营公司所得款项  | Disposal of an associate  | (2)              | -              |
|             |                           | <u>60</u>        | <u>61</u>      |
| 于 12 月 31 日 | At 31 December            | <u>60</u>        | <u>61</u>      |

于 2006 年 12 月 31 日, 本银行持有港币 5 千万元 (2005: 港币 7.2 千万元) 之非上市联营公司之股票, 相应之减值拨备为港币 2.4 千万元 (2005: 港币 4.4 千万元)。

As at 31 December 2006, the Bank held HK\$50 million (2005: HK\$72 million) of unlisted shares in its associates with HK\$24 million (2005: HK\$44 million) of provision for impairment in value.

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**31. 联营公司权益 (续) 31. Interests in associates (continued)**

本集团之联营公司均为非上市公司，主要联营公司呈列如下： The Group's interests in its principal associates, all of which are unlisted, are as follows:

| 名称<br>Name                                      | 中华保险<br>顾问有限公司<br>CJM Insurance<br>Brokers Limited                            |                          | 银联通宝有限公司<br>Joint Electronic Teller<br>Services Limited  |                          |
|---|---|--------------------------|--|--------------------------|
| 注册地点<br>Place of incorporation                  | 2006 年及 2005 年<br>2006 and 2005<br>香港<br>Hong Kong                            |                          | 2006 年及 2005 年<br>2006 and 2005<br>香港<br>Hong Kong   |                          |
| 已发行股本<br>Particulars of issued share<br>capital | 6,000,000 普通股<br>每股面值<br>港币 1 元<br>6,000,000 ordinary shares<br>of HK\$1 each |                          | 100,238 普通股<br>每股面值<br>港币 100 元<br>100,238 ordinary shares<br>of HK\$100 each  |                          |
| 主要业务<br>Principal activities                    | 保险经纪<br>Insurance broker  |                          | 自动柜员机服务及<br>银行私人讯息转换网络<br>Operation of a private<br>inter-bank message switching network<br>in respect of ATM services |                          |
|   | 2006<br>港币千元<br>HK\$'000  | 2005<br>港币千元<br>HK\$'000 | 2006<br>港币千元<br>HK\$'000   | 2005<br>港币千元<br>HK\$'000 |
| 资产<br>Assets                                    | 66,807  | 51,810                   | 350,912  | 345,591                  |
| 负债<br>Liabilities                               | 52,772  | 34,764                   | 75,615   | 79,056                   |
| 收入<br>Revenues                                  | 11,214  | 10,534                   | 70,921   | 63,921                   |
| 除税后溢利<br>Profit after taxation                  | 2,866   | 2,112                    | 32,586   | 22,912                   |
|   | 2006  | 2005                     | 2006   | 2005                     |
| 持有权益<br>Interest held                           | 33.33%  | 33.33%                   | 19.96%   | 19.96%                   |

鼎协租赁国际有限公司于 2005 年 1 月进入股东自动清盘程序。

Trilease International Limited commenced members' voluntary winding up in January 2005.

于本年内，本集团出售其全部于朝晖置业有限公司之权益予中银投资，详情载于附注 50。

During the year, the Group disposed of its entire interest in Charleston Investments Company Limited to BOC Group Investment Limited. Please refer to Note 50 for details.

财务报表附注 (续)

Notes to the Financial Statements (continued)

32. 物业、厂房及设备

32. Properties, plant and equipment

|                             |   | 本集团<br>The Group |   |  |                |
|-----------------------------|---|------------------|---|--|----------------|
|                             |   | 房产<br>Premises   | 发展中物业<br>Property<br>under<br>development | 设备、固定<br>设施及装备<br>Equipment,<br>fixtures and<br>fittings | 总计<br>Total    |
|                             |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                            | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m |
| 于 2006 年 1 月 1 日之<br>账面净值   | Net book value at<br>1 January 2006                           | 16,820           | 11  | 1,485  | 18,316         |
| 增置                          | Additions   | -                | -   | 736  | 736            |
| 出售                          | Disposals   | (17)             | (7)                                       | (25)   | (49)           |
| 重估                          | Revaluation   | 1,208            | -   | -  | 1,208          |
| 本年度折旧                       | Depreciation for the year                                     | (303)            | -   | (367)  | (670)          |
| 由投资物业重新分类转入<br>(附注 33)      | Reclassification from<br>investment properties<br>(Note 33)   | 190              | -   | -  | 190            |
| 减值拨备拨回 / (拨备)<br>(附注 12)    | Reversal of/(provision for)<br>impairment losses<br>(Note 12) | 8                | (4)                                       | -  | 4              |
| 于 2006 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2006                         | 17,906           | -   | 1,829  | 19,735         |
| 于 2006 年 12 月 31 日<br>成本或估值 | At 31 December 2006<br>Cost or valuation                      | 17,906           | -   | 4,633  | 22,539         |
| 累计折旧及准备                     | Accumulated depreciation<br>and impairment                    | -                | -   | (2,804)  | (2,804)        |
| 于 2006 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2006                         | 17,906           | -   | 1,829  | 19,735         |
| 于 2005 年 1 月 1 日之<br>账面净值   | Net book value at<br>1 January 2005                           | 15,184           | 32  | 1,280  | 16,496         |
| 增置                          | Additions   | 19               | 1   | 549  | 569            |
| 出售                          | Disposals   | (502)            | -   | (20)   | (522)          |
| 重估                          | Revaluation   | 3,413            | -   | -  | 3,413          |
| 本年度折旧                       | Depreciation for the year                                     | (242)            | -   | (324)  | (566)          |
| 重新分类至投资物业<br>(附注 33)        | Reclassification to<br>investment properties<br>(Note 33)     | (1,057)          | -   | -  | (1,057)        |
| 出售附属公司                      | Disposal of subsidiaries                                      | -                | (21)                                      | -  | (21)           |
| 减值拨备拨回 / (拨备)<br>(附注 12)    | Reversal of/(provision for)<br>impairment losses<br>(Note 12) | 5                | (1)                                       | -  | 4              |
| 于 2005 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2005                         | 16,820           | 11  | 1,485  | 18,316         |
| 于 2005 年 12 月 31 日<br>成本或估值 | At 31 December 2005<br>Cost or valuation                      | 16,828           | 19  | 4,143  | 20,990         |
| 累计折旧及准备                     | Accumulated depreciation<br>and impairment                    | (8)              | (8)                                       | (2,658)  | (2,674)        |
| 于 2005 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2005                         | 16,820           | 11  | 1,485  | 18,316         |

财务报表附注 (续)

Notes to the Financial Statements (continued)

32. 物业、厂房及设备  
(续)

32. Properties, plant and equipment (continued)

|                      |  | 本集团<br>The Group |   |  |                 |
|----------------------|--|------------------|---|--|-----------------|
|                      |  | 房产<br>Premises   | 发展中物业<br>Property<br>under<br>development | 设备、固定<br>设施及装备<br>Equipment,<br>fixtures and<br>fittings | 总计<br>Total     |
|                      |  | 港币百万元<br>HK\$'m  | 港币百万元<br>HK\$'m                           | 港币百万元<br>HK\$'m  | 港币百万元<br>HK\$'m |
| 上述资产之成本值或估值分<br>析如下: | The analysis of cost or<br>valuation of the above<br>assets is as follows: |                  |   |  |                 |
| 于 2006 年 12 月 31 日   | At 31 December 2006  |                  |   |  |                 |
| 按成本值                 | At cost  | -                | -   | 4,633  | 4,633           |
| 按估值                  | At valuation   | 17,906           | -   | -  | 17,906          |
|                      |  | <b>17,906</b>    | <b>-</b>                                  | <b>4,633</b>   | <b>22,539</b>   |
| 于 2005 年 12 月 31 日   | At 31 December 2005  |                  |   |  |                 |
| 按成本值                 | At cost  | -                | 19  | 4,143  | 4,162           |
| 按估值                  | At valuation   | 16,828           | -   | -  | 16,828          |
|                      |  | <b>16,828</b>    | <b>19</b>                                 | <b>4,143</b>   | <b>20,990</b>   |

财务报表附注 (续)

Notes to the Financial Statements (continued)

32. 物业、厂房及设备  
(续)

32. Properties, plant and equipment (continued)

|                             |   | 本银行<br>The Bank |  |                |
|-----------------------------|---|-----------------|--|----------------|
|                             |   | 房产<br>Premises  | 设备、固定<br>设施及装备<br>Equipment,<br>fixtures and<br>fittings | 总计<br>Total    |
|                             |   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m |
| 于 2006 年 1 月 1 日之<br>账面净值   | Net book value at<br>1 January 2006                         | 12,602          | 1,298  | 13,900         |
| 增置                          | Additions   | -               | 671  | 671            |
| 出售                          | Disposals   | (8)             | (25)   | (33)           |
| 重估                          | Revaluation   | 1,082           | -  | 1,082          |
| 本年度折旧                       | Depreciation for the year                                   | (243)           | (314)  | (557)          |
| 由投资物业重新分类转入<br>(附注 33)      | Reclassification from<br>investment properties<br>(Note 33) | 195             | -  | 195            |
| 于 2006 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2006                       | <u>13,628</u>   | <u>1,630</u>   | <u>15,258</u>  |
| 于 2006 年 12 月 31 日<br>成本或估值 | At 31 December 2006<br>Cost or valuation                    | 13,628          | 4,000  | 17,628         |
| 累计折旧及准备                     | Accumulated depreciation<br>and impairment                  | -               | (2,370)  | (2,370)        |
| 于 2006 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2006                       | <u>13,628</u>   | <u>1,630</u>   | <u>15,258</u>  |
| 于 2005 年 1 月 1 日之<br>账面净值   | Net book value at 1<br>January 2005                         | 11,299          | 1,110  | 12,409         |
| 增置                          | Additions   | -               | 482  | 482            |
| 出售                          | Disposals   | (4)             | (20)   | (24)           |
| 重估                          | Revaluation   | 2,607           | -  | 2,607          |
| 本年度折旧                       | Depreciation for the year                                   | (194)           | (274)  | (468)          |
| 重新分类至投资物业<br>(附注 33)        | Reclassification to<br>investment properties<br>(Note 33)   | (1,106)         | -  | (1,106)        |
| 于 2005 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2005                       | <u>12,602</u>   | <u>1,298</u>   | <u>13,900</u>  |
| 于 2005 年 12 月 31 日<br>成本或估值 | At 31 December 2005<br>Cost or valuation                    | 12,602          | 3,553  | 16,155         |
| 累计折旧及准备                     | Accumulated depreciation<br>and impairment                  | -               | (2,255)  | (2,255)        |
| 于 2005 年 12 月 31 日之<br>账面净值 | Net book value at<br>31 December 2005                       | <u>12,602</u>   | <u>1,298</u>   | <u>13,900</u>  |

财务报表附注 (续)

Notes to the Financial Statements (continued)

32. 物业、厂房及设备  
(续)

32. Properties, plant and equipment (continued)

|                      |  | 本银行<br>The Bank |  |                |
|----------------------|--|-----------------|--|----------------|
|                      |  | 房产<br>Premises  | 设备、固定<br>设施及装备<br>Equipment,<br>fixtures and<br>fittings | 总计<br>Total    |
|                      |  | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m |
| 上述资产之成本值或估值分<br>析如下: | The analysis of cost or<br>valuation of the above<br>assets is as follows: |                 |  |                |
| 于 2006 年 12 月 31 日   | At 31 December 2006  |                 |  |                |
| 按成本值                 | At cost  | -               | 4,000  | 4,000          |
| 按估值                  | At valuation   | 13,628          | -  | 13,628         |
|                      |  | <b>13,628</b>   | <b>4,000</b>   | <b>17,628</b>  |
| 于 2005 年 12 月 31 日   | At 31 December 2005  |                 |  |                |
| 按成本值                 | At cost  | -               | 3,553  | 3,553          |
| 按估值                  | At valuation   | 12,602          | -  | 12,602         |
|                      |  | <b>12,602</b>   | <b>3,553</b>   | <b>16,155</b>  |

房产之账面值按租约剩余  
期限分析如下:

The carrying value of premises is analysed based on the remaining terms of the leases as follows:

|                   |   | 本集团<br>The Group |                | 本银行<br>The Bank |                |
|-------------------|---|------------------|----------------|-----------------|----------------|
|                   |   | 2006             | 2005           | 2006            | 2005           |
|                   |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m |
| 在香港持有             | Held in Hong Kong                           |                  |                |                 |                |
| 长期租约 (超过 50 年)    | On long-term lease<br>(over 50 years)       | 11,224           | 10,616         | 8,207           | 7,594          |
| 中期租约 (10 年至 50 年) | On medium-term<br>lease<br>(10 – 50 years)  | 6,452            | 5,960          | 5,396           | 4,943          |
| 短期租约 (少于 10 年)    | On short-term lease<br>(less than 10 years) | -                | 3              | -               | 3              |
| 在海外持有             | Held outside Hong Kong                      |                  |                |                 |                |
| 长期租约 (超过 50 年)    | On long-term lease<br>(over 50 years)       | 54               | 55             | -               | 3              |
| 中期租约 (10 年至 50 年) | On medium-term<br>lease<br>(10 – 50 years)  | 160              | 180            | 25              | 59             |
| 短期租约 (少于 10 年)    | On short-term lease<br>(less than 10 years) | 16               | 6              | -               | -              |
|                   |   | <b>17,906</b>    | <b>16,820</b>  | <b>13,628</b>   | <b>12,602</b>  |

## 财务报表附注 (续)

### 32. 物业、厂房及设备 (续)

于 2006 年 12 月 31 日，列于资产负债表内之房产，乃依据独立特许测量师莱坊测计师行有限公司（前称卓德测计师行有限公司）于 2006 年 10 月 31 日以公开市值为基准所进行之专业估值。莱坊测计师行有限公司并确认该估值与 2006 年 12 月 31 日并无重大变化。

根据上述之重估结果，本集团及本银行之房产估值变动已分别于本集团及本银行之房产重估储备、收益账及少数股东权益确认如下：

贷记房产重估储备之重估增值  
于收益账内（拨备）/ 拨回之重估增值（附注 12）  
贷记少数股东权益之重估增值

于 2006 年 12 月 31 日，假若房产按成本值扣除累计折旧及减值损失列账，本集团及本银行之资产负债表内之房产之账面净值应分别为港币 57.50 亿元（2005 年：港币 56.11 亿元）及港币 44.65 亿元（2005 年：港币 42.89 亿元）。

## Notes to the Financial Statements (continued)

### 32. Properties, plant and equipment (continued)

As at 31 December 2006, premises are included in the balance sheets at valuation carried out at 31 October 2006 on the basis of their open market value by an independent firm of chartered surveyors, Knight Frank Petty Limited (formerly known as Chesterton Petty Limited). Knight Frank Petty Limited also confirmed that there has been no material change in valuations at 31 December 2006.

As a result of the above-mentioned revaluations, changes in value of the Group's and the Bank's premises were recognised in the Group's and the Bank's premises revaluation reserves, the income statement and minority interests respectively as follows:

|   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---|------------------------|------------------------|------------------------|------------------------|
|   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| Increase in valuation credited to premises revaluation reserve          | 1,209                  | 3,287                  | 1,081                  | 2,519                  |
| (Decrease)/Increase in valuation credited to income statement (Note 12) | (1)                    | 97                     | 1                      | 88                     |
| Increase in valuation credited to minority interests                    | -                      | 29                     | -                      | -                      |
|   | <b>1,208</b>           | <b>3,413</b>           | <b>1,082</b>           | <b>2,607</b>           |

As at 31 December 2006, the net book value of premises that would have been included in the Group's and Bank's balance sheets had the assets been carried at cost less accumulated depreciation and impairment losses were HK\$5,750 million (2005: HK\$5,611 million) and HK\$4,465 million (2005: HK\$4,289 million) respectively.



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 33. 投资物业

### 33. Investment properties

|  |  | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|--|--|------------------------|------------------------|------------------------|------------------------|
|  |  | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 于 1 月 1 日                              | At 1 January   | 7,539                  | 5,381                  | 6,920                  | 4,651                  |
| 出售                                     | Disposals  | (442)                  | (256)                  | (283)                  | (130)                  |
| 公平值收益 (附注 13)                          | Fair value gains<br>(Note 13)  | 574                    | 1,382                  | 550                    | 1,293                  |
| 重新分类 (转至) / 转自<br>物业、厂房及设备 (附<br>注 32) | Reclassification (to)/from<br>properties, plant and<br>equipment (Note 32) | (190)                  | 1,057                  | (195)                  | 1,106                  |
| 出售附属公司                                 | Disposal of subsidiaries   | -                      | (25)                   | -                      | -                      |
| 于 12 月 31 日                            | At 31 December   | <b>7,481</b>           | 7,539                  | <b>6,992</b>           | 6,920                  |

于 2006 年 12 月 31 日，列于资产负债表内之投资物业，乃依据独立特许测量师莱坊测计师行有限公司于 2006 年 10 月 31 日以公开市值为基准所进行之专业估值。莱坊测计师行有限公司并确认该估值与 2006 年 12 月 31 日并无重大变化。

投资物业之账面值按租约剩余期限分析如下：

As at 31 December 2006, investment properties are included in the balance sheets at valuation carried out at 31 October 2006 on the basis of their open market value by an independent firm of chartered surveyors, Knight Frank Petty Limited. Knight Frank Petty Limited also confirmed that there has been no material change in valuations at 31 December 2006.

The carrying value of investment properties is analysed based on the remaining terms of the leases as follows:

|                   |   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|-------------------|---|------------------------|------------------------|------------------------|------------------------|
|                   |   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 在香港持有             | Held in Hong Kong                           |                        |                        |                        |                        |
| 长期租约 (超过 50 年)    | On long-term lease (over<br>50 years)       | 6,687                  | 6,769                  | 6,431                  | 6,391                  |
| 中期租约 (10 年至 50 年) | On medium-term lease<br>(10 – 50 years)     | 545                    | 574                    | 339                    | 356                    |
| 短期租约 (少于 10 年)    | On short-term lease (less<br>than 10 years) | 40                     | 39                     | 40                     | 39                     |
| 在海外持有             | Held outside Hong Kong                      |                        |                        |                        |                        |
| 长期租约 (超过 50 年)    | On long-term lease (over<br>50 years)       | 4                      | 14                     | 4                      | 14                     |
| 中期租约 (10 年至 50 年) | On medium-term lease<br>(10 – 50 years)     | 201                    | 143                    | 178                    | 120                    |
| 短期租约 (少于 10 年)    | On short-term lease (less<br>than 10 years) | 4                      | -                      | -                      | -                      |
|                   |   | <b>7,481</b>           | 7,539                  | <b>6,992</b>           | 6,920                  |

财务报表附注（续） **Notes to the Financial Statements (continued)**

**34. 其他资产**

**34. Other assets**

|                                     | 本集团           |              | 本银行           |              |
|-------------------------------------|---------------|--------------|---------------|--------------|
|                                     | The Group     |              | The Bank      |              |
|                                     | 2006          | 2005         | 2006          | 2005         |
|                                     | 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        |
| 收回资产                                | 201           | 250          | 97            | 194          |
| Repossessed assets                  |               |              |               |              |
| 贵金属                                 | 1,534         | 1,669        | 1,534         | 1,669        |
| Precious metals                     |               |              |               |              |
| 应收账款及预付费用                           | 12,895        | 5,836        | 12,464        | 6,594        |
| Accounts receivable and prepayments |               |              |               |              |
|                                     | <b>14,630</b> | <b>7,755</b> | <b>14,095</b> | <b>8,457</b> |

**35. 香港特别行政区流通纸币**

**35. Hong Kong SAR currency notes in circulation**

香港特别行政区流通纸币由持有之香港特别行政区政府负债证明书之存款基金作担保。

The Hong Kong SAR currency notes in circulation are secured by deposit of funds in respect of which the Hong Kong SAR Government certificates of indebtedness are held.

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**36. 交易性负债及公允价值变化计入损益的其他金融工具      36. Trading liabilities and other financial instruments at fair value through profit or loss**

|   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---|------------------------|------------------------|------------------------|------------------------|
|   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 结构性存款 (附注 37)                                   | <b>9,085</b>           | 6,373                  | <b>5,567</b>           | 2,792                  |
| 外汇基金票据短盘<br>(附注 38)                             | <b>3,544</b>           | 1,551                  | <b>3,544</b>           | 1,551                  |
| 于资产负债表<br>发行之存款证 - 以公允价值<br>变化计入损益 (于资产<br>负债表) | <b>12,629</b>          | 7,924                  | <b>9,111</b>           | 4,343                  |
|   | <b>2,498</b>           | 3,829                  | <b>2,062</b>           | 2,975                  |
|   | <b>15,127</b>          | 11,753                 | <b>11,173</b>          | 7,318                  |

本集团及本银行于初始确认之指定公允价值变化计入损益的金融负债分别为港币 115.83 亿元 (2005 年: 港币 102.02 亿元) 及港币 76.29 亿元 (2005 年: 港币 57.67 亿元), 其公允价值变化源于标准利率之变动。2006 年 12 月 31 日的账面价值比本集团及本银行于到期日约定支付予此等金融负债持有人分别少港币 9.6 千万元 (2005 年: 港币 1.4 亿元) 及港币 2 千万元 (2005 年: 港币 1.2 千万元)。

The Group and the Bank designated on initial recognition HK\$11,583 million (2005: HK\$ 10,202 million) and HK\$7,629 million (2005: HK\$ 5,767 million) of financial liabilities at fair value through profit or loss respectively. The amount of change in their fair values is attributable to changes in a benchmark interest rate. The carrying amount as at 31 December 2006 are less than the amount that the Group and the Bank would be contractually required to pay at maturity to the holder of these financial liabilities by HK\$96 million (2005: HK\$ 140 million) and HK\$20 million (2005: HK\$ 12 million) respectively.

财务报表附注 (续)      Notes to the Financial Statements (continued)

37. 客户存款

37. Deposits from customers

|  |  | 本集团            |         | 本银行            |         |
|--|--|----------------|---------|----------------|---------|
|  |  | The Group      |         | The Bank       |         |
|  |  | 2006           | 2005    | 2006           | 2005    |
|  |  | 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   |
| 往来、储蓄及其他存款(于资产负债表)                     | Current, savings and other deposit accounts (per balance sheet)  | <b>695,616</b> | 633,100 | <b>593,850</b> | 535,256 |
| 列为交易性负债及公允价值变化计入损益的其他金融工具之结构性存款(附注 36) | Structured deposits reported as trading liabilities and other financial instruments at fair value through profit or loss (Note 36) | <b>9,085</b>   | 6,373   | <b>5,567</b>   | 2,792   |
|  |  | <b>704,701</b> | 639,473 | <b>599,417</b> | 538,048 |
| 分类:                                    | Analysed by:   |                |         |                |         |
| 即期存款及往来存款                              | Demand deposits and current accounts   |                |         |                |         |
| - 公司客户                                 | - corporate customers  | <b>24,650</b>  | 23,855  | <b>19,876</b>  | 19,573  |
| - 个人客户                                 | - individual customers   | <b>6,355</b>   | 5,094   | <b>5,161</b>   | 4,193   |
|  |  | <b>31,005</b>  | 28,949  | <b>25,037</b>  | 23,766  |
| 储蓄存款                                   | Savings deposits   |                |         |                |         |
| - 公司客户                                 | - corporate customers  | <b>68,371</b>  | 60,988  | <b>58,407</b>  | 51,611  |
| - 个人客户                                 | - individual customers   | <b>188,847</b> | 155,565 | <b>160,783</b> | 132,624 |
|  |  | <b>257,218</b> | 216,553 | <b>219,190</b> | 184,235 |
| 定期、短期及通知存款                             | Time, call and notice deposits   |                |         |                |         |
| - 公司客户                                 | - corporate customers  | <b>114,373</b> | 103,094 | <b>98,531</b>  | 87,502  |
| - 个人客户                                 | - individual customers   | <b>302,105</b> | 290,877 | <b>256,659</b> | 242,545 |
|  |  | <b>416,478</b> | 393,971 | <b>355,190</b> | 330,047 |
|  |  | <b>704,701</b> | 639,473 | <b>599,417</b> | 538,048 |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 38. 已抵押资产

截至2006年12月31日,本集团及本银行之负债为港币35.44亿元(2005年:港币15.51亿元)是以存放于中央保管系统以方便结算之资产作抵押。本集团及本银行为担保此等负债而质押之资产金额为港币35.64亿元(2005年:港币37.02亿元),并于「交易性证券」及「可供出售证券」内列账。

此外,本集团及本银行于2006年12月31日并无以债务证券抵押之售后回购协议负债(2005年:港币4.73亿元)。

### 39. 递延税项

递延税项是根据香港会计准则第12号「所得税」计算,就资产负债之税务基础与其在财务报表内账面值两者之暂时性差额作提拨。

综合资产负债表内之递延税项资产及负债主要组合,以及其在年度内之变动如下:

### 38. Assets pledged as security

As at 31 December 2006, liabilities of the Group and the Bank amounting to HK\$3,544 million (2005: HK\$1,551 million) were secured by assets deposited with central depositories to facilitate settlement operations. The amount of assets pledged by the Group and the Bank to secure these liabilities was HK\$3,564 million (2005: HK\$3,702 million) included in "Trading securities" and "Available-for-sale securities".

In addition, the Group and the Bank had no liability as at 31 December 2006 which was secured by debt securities related to sale and repurchase arrangements (2005: HK\$473 million).

### 39. Deferred taxation

Deferred tax is recognised in respect of the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements in accordance with HKAS 12 "Income taxes".

The major components of deferred tax assets and liabilities recorded in the consolidated balance sheet, and the movements during the year are as follows:

|                  |                                | 本集团<br>The Group                                  |                              |                |                  |  |                |
|------------------|--------------------------------|---|------------------------------|----------------|------------------|--|----------------|
|                  |                                | 2006  |                              |                |                  |  |                |
|                  |                                | 加速折旧<br>免税额<br>Accelerated<br>tax<br>depreciation | 资产重估<br>Asset<br>revaluation | 亏损<br>Losses   | 准备<br>Provisions | 其他<br>暂时性差额<br>Other<br>temporary<br>differences | 总计<br>Total    |
|                  |                                | 港币百万元<br>HK\$m                                    | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                                   | 港币百万元<br>HK\$m |
| 于2006年<br>1月1日   | At 1 January 2006              | 357   | 2,941                        | (8)            | (127)            | (112)  | 3,051          |
| 于收益账内支<br>取      | Charged to income<br>statement | 43  | 49                           | 5              | 38               | 20   | 155            |
| 借记权益             | Charged to equity              | -   | 165                          | -              | -                | 18   | 183            |
| 于2006年<br>12月31日 | At 31 December<br>2006         | 400   | 3,155                        | (3)            | (89)             | (74)   | 3,389          |

财务报表附注 (续)

Notes to the Financial Statements (continued)

39. 递延税项 (续)

39. Deferred taxation (continued)

|           |                     | 本银行<br>The Bank                                   |                              |                  |  |                |
|-----------|---------------------|---|------------------------------|------------------|--|----------------|
|           |                     | 2006  |                              |                  |  |                |
|           |                     | 加速折旧<br>免税额<br>Accelerated<br>tax<br>depreciation | 资产重估<br>Asset<br>revaluation | 准备<br>Provisions | 其他<br>暂时性差额<br>Other<br>temporary<br>differences | 总计<br>Total    |
|           |                     | 港币百万元<br>HK\$m                                    | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                                   | 港币百万元<br>HK\$m |
| 于 2006 年  | At 1 January 2006   |   |                              |                  |  |                |
| 1 月 1 日   |                     | 334   | 2,390                        | (99)             | (108)  | 2,517          |
| 于收益账内支    | Charged to income   |   |                              |                  |  |                |
| 取         | statement           | 40  | 33                           | 43               | 20   | 136            |
| 借记权益      | Charged to equity   | -   | 183                          | -                | 14   | 197            |
| 于 2006 年  | At 31 December 2006 |   |                              |                  |  |                |
| 12 月 31 日 |                     | 374   | 2,606                        | (56)             | (74)   | 2,850          |

财务报表附注 (续)      Notes to the Financial Statements (continued)

39. 递延税项 (续)      39. Deferred taxation (continued)

|                       |  | 本集团<br>The Group<br>2005                          |                              |                |                  |  |                |
|-----------------------|--|---|------------------------------|----------------|------------------|--|----------------|
|                       |  | 加速折旧<br>免税额<br>Accelerated<br>tax<br>depreciation | 资产重估<br>Asset<br>revaluation | 亏损<br>Losses   | 准备<br>Provisions | 其他<br>暂时性差额<br>Other<br>temporary<br>differences | 总计<br>Total    |
|                       |  | 港币百万元<br>HK\$m                                    | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                                   | 港币百万元<br>HK\$m |
| 于 2005 年<br>1 月 1 日   | At 1 January 2005                            | 315   | 2,215                        | (16)           | (348)            | (7)  | 2,159          |
| 于收益账内支<br>取 / (拨回)    | Charged/(credited)<br>to income<br>statement | 42  | 215                          | 8              | 221              | (62)   | 424            |
| 借记 / (贷记)<br>权益       | Charged/(credited)<br>to equity              | -   | 511                          | -              | -                | (43)   | 468            |
| 于 2005 年<br>12 月 31 日 | At 31 December<br>2005                       | <u>357</u>  | <u>2,941</u>                 | <u>(8)</u>     | <u>(127)</u>     | <u>(112)</u>                                     | <u>3,051</u>   |

|                       |   | 本银行<br>The Bank<br>2005                           |                              |                  |  |                |  |
|-----------------------|---|---|------------------------------|------------------|--|----------------|--|
|                       |   | 加速折旧<br>免税额<br>Accelerated<br>tax<br>depreciation | 资产重估<br>Asset<br>revaluation | 准备<br>Provisions | 其他<br>暂时性差额<br>Other<br>temporary<br>differences | 总计<br>Total    |  |
|                       |   | 港币百万元<br>HK\$m                                    | 港币百万元<br>HK\$m               | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                                   | 港币百万元<br>HK\$m |  |
| 于 2005 年<br>1 月 1 日   | At 1 January 2005                         | 291   | 1,743                        | (289)            | (9)  | 1,736          |  |
| 于收益账内支<br>取 / (拨回)    | Charged/(credited) to<br>income statement | 43  | 225                          | 190              | (61)   | 397            |  |
| 借记 / (贷记)<br>权益       | Charged/(credited) to<br>equity           | -   | 422                          | -                | (38)   | 384            |  |
| 于 2005 年<br>12 月 31 日 | At 31 December 2005                       | <u>334</u>  | <u>2,390</u>                 | <u>(99)</u>      | <u>(108)</u>                                     | <u>2,517</u>   |  |

财务报表附注 (续)

Notes to the Financial Statements (continued)

39. 递延税项 (续)

39. Deferred taxation (continued)

当有法定权利可将现有税项资产与现有税项负债抵销,而递延税项涉及同一财政机关,则可将个别法人的递延税项资产与递延税项负债互相抵销。下列在综合资产负债表内列账之金额,已计入适当抵销:

Deferred tax assets and liabilities are offset on an individual entity basis when there is a legal right to set off current tax assets against current tax liabilities and when the deferred taxation relates to the same authority. The following amounts, determined after appropriate offsetting, are shown in the consolidated balance sheet:

|        | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|--------|------------------------|------------------------|------------------------|------------------------|
|        | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 递延税项资产 | (2)                    | (4)                    | -                      | -                      |
| 递延税项负债 | 3,391                  | 3,055                  | 2,850                  | 2,517                  |
|        | <b>3,389</b>           | <b>3,051</b>           | <b>2,850</b>           | <b>2,517</b>           |

|                          | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|--------------------------|------------------------|------------------------|------------------------|------------------------|
|                          | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 递延税项资产 (超过 12 个月<br>后收回) | (2)                    | (4)                    | -                      | -                      |
| 递延税项负债 (超过 12 个月<br>后支付) | 3,434                  | 3,128                  | 2,892                  | 2,587                  |
|                          | <b>3,432</b>           | <b>3,124</b>           | <b>2,892</b>           | <b>2,587</b>           |

在年度内借记权益的递延税项如下:

The deferred tax charged to equity during the year is as follow:

|            | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|------------|------------------------|------------------------|------------------------|------------------------|
|            | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 资本内的公平值储备: |                        |                        |                        |                        |
| - 房产       | 165                    | 511                    | 183                    | 422                    |
| - 可供出售证券   | 18                     | (43)                   | 14                     | (38)                   |
|            | <b>183</b>             | <b>468</b>             | <b>197</b>             | <b>384</b>             |



## 财务报表附注（续） Notes to the Financial Statements (continued)

### 40. 其他账项及准备 40. Other accounts and provisions

|           | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|-----------|------------------------|------------------------|------------------------|------------------------|
|           | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 应付股息      | 4,735                  | 5,897                  | 4,735                  | 5,897                  |
| 应计及其他应付款项 | 25,536                 | 14,968                 | 20,260                 | 10,364                 |
|           | <b>30,271</b>          | <b>20,865</b>          | <b>24,995</b>          | <b>16,261</b>          |

### 41. 股本 41. Share capital

|  | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
|--|------------------------|------------------------|
| 法定：<br>100,000,000,000 股每股<br>面值港币 1.00 元之普通<br>股    | 100,000                | 100,000                |
| 已发行及缴足：<br>43,042,840,858 股每股<br>面值港币 1.00 元之普通<br>股 | 43,043                 | 43,043                 |

### 42. 储备 42. Reserves

本集团及本银行之本年度及往年的储备金额及变动情况分别载于第 34 页及第 35 页之综合权益变动结算表及权益变动结算表。

The amounts of the Group's and the Bank's reserves and the movements therein for the current and prior years are presented in the consolidated statement of changes in equity and statement of changes in equity on pages 34 and 35 of the financial statements respectively.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 43. 综合现金流量表附注 43. Notes to consolidated cash flow statement

| (a) 经营溢利与除税前<br>经营现金之流入对<br>账:      | (a) Reconciliation of operating profit to operating cash inflow before<br>taxation:                             | 2006<br>港币百万元<br>HK\$'m | 2005<br>港币百万元<br>HK\$'m |
|-------------------------------------|---|-------------------------|-------------------------|
| 经营溢利                                | Operating profit  | 16,295                  | 14,883                  |
| 出售附属公司之净亏损                          | Net loss on disposal of subsidiaries  | -                       | 10                      |
| 联营公司权益之减值准<br>备拨回                   | Reversal of impairment losses on interests in<br>associates   | -                       | (4)                     |
| 折旧                                  | Depreciation  | 670                     | 566                     |
| 贷款减值准备拨回                            | Reversal of loan impairment allowances  | (1,790)                 | (2,645)                 |
| 折现减值回拨                              | Unwind of discount on impairment  | (88)                    | (128)                   |
| 已撤销之贷款 (扣除<br>收回款额)                 | Advances written off net of recoveries  | 1,267                   | 545                     |
| 原到期日超过3个月之银<br>行及其他金融机构存<br>款之变动    | Change in placements with banks and other<br>financial institutions with original maturity over<br>three months | (1,099)                 | 70,210                  |
| 交易性证券及公允价值变<br>化计入损益的其他金<br>融资产之变动  | Change in trading securities and other financial<br>instruments at fair value through profit or loss            | (1,027)                 | (3,229)                 |
| 衍生金融工具之变动                           | Change in derivative financial instruments  | (2,350)                 | (1,462)                 |
| 贷款及其他账项之变动                          | Change in advances and other accounts   | (13,839)                | (24,595)                |
| 可供出售证券之变动                           | Change in available-for-sale securities   | (45,180)                | (18,304)                |
| 持有至到期日证券之变动                         | Change in held-to-maturity securities   | 13,856                  | 1,253                   |
| 贷款及应收款之变动                           | Change in loans and receivables   | (23,034)                | (13,080)                |
| 其他资产之变动                             | Change in other assets  | (6,875)                 | 148                     |
| 还款期超过3个月之银行<br>及其他金融机构之存<br>款及结余之变动 | Change in deposits and balances of banks and<br>other financial institutions repayable over<br>three months     | 447                     | 27                      |
| 交易性负债及公允价值变<br>化计入损益的其他金<br>融工具之变动  | Change in trading liabilities and other financial<br>instruments at fair value through profit or loss           | 4,705                   | 4,132                   |
| 客户存款之变动                             | Change in deposits from customers   | 62,516                  | 1,961                   |
| 发行之存款证之变动                           | Change in certificates of deposit issued  | (1,467)                 | 114                     |
| 其他账项及准备之变动                          | Change in other accounts and provisions   | 4,671                   | (1,777)                 |
| 汇兑差额                                | Exchange difference   | 4                       | 1                       |
| 除税前经营现金之流入                          | Operating cash inflow before taxation   | <u>7,682</u>            | <u>28,626</u>           |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**43. 综合现金流量表附注 (续) 43. Notes to consolidated cash flow statement (continued)**
**(b) 现金及等同现金项目  
结存分析**
**(b) Analysis of the balances of cash and cash equivalents**

|                            | <u>2006</u>     | <u>2005</u>   |
|----------------------------|-----------------|---------------|
|                            | 港币百万元           | 港币百万元         |
|                            | HK\$m           | HK\$m         |
| 库存现金及银行及其他金融机构结余           | <b>30,973</b>   | 30,703        |
| 原到期日在3个月之内之银行及其他金融机构存款     | <b>88,861</b>   | 84,986        |
| 原到期日在3个月之内之库券              | <b>6,782</b>    | 3,456         |
| 原到期日在3个月之内之持有之存款证          | <b>1,641</b>    | 818           |
| 原到期日在3个月之内之银行及其他金融机构之存款及结余 | <b>(45,081)</b> | (37,149)      |
|                            | <b>83,176</b>   | <b>82,814</b> |

**(c) 出售附属公司**
**(c) Disposal of subsidiaries**

|                         | <u>2006</u> | <u>2005</u> |
|-------------------------|-------------|-------------|
|                         | 港币百万元       | 港币百万元       |
|                         | HK\$m       | HK\$m       |
| 出售净资产:                  |             |             |
| - 库存现金及短期资金             | -           | 26          |
| - 其他资产                  | -           | 17          |
| - 投资物业                  | -           | 25          |
| - 物业、厂房及设备              | -           | 21          |
| - 出售亏损                  | -           | (10)        |
|                         | -           | <b>79</b>   |
| 收取方式:                   |             |             |
| - 现金                    | -           | <b>79</b>   |
| 出售附属公司的现金及现金等同项目流入净额分析: |             |             |
| - 已收取现金代价               | -           | 79          |
| - 应收账款                  | -           | (18)        |
|                         | -           | <b>61</b>   |

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 44. 或然负债及承担

### 44. 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:

|                |   | 本集团            |         | 本银行            |         |
|----------------|---|----------------|---------|----------------|---------|
|                |   | The Group      |         | The Bank       |         |
|                |   | 2006           | 2005    | 2006           | 2005    |
|                |   | 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  |
| 直接信贷替代项目       | Direct credit substitutes                                 | 1,285          | 1,027   | 877            | 706     |
| 与交易有关之或然负债     | Transaction-related contingencies                         | 7,150          | 5,982   | 6,796          | 5,665   |
| 与贸易有关之或然负债     | Trade-related contingencies                               | 20,942         | 18,936  | 17,575         | 15,478  |
| 其他承担, 原到期日为    | Other commitments with an original maturity of            |                |         |                |         |
| - 1 年以下或可无条件撤销 | - under one year or which are unconditionally cancellable | 113,064        | 105,988 | 58,154         | 55,526  |
| - 1 年及以上       | - one year and over                                       | 45,345         | 29,754  | 35,065         | 23,467  |
|                |   | <b>187,786</b> | 161,687 | <b>118,467</b> | 100,842 |
| 信贷风险加权数额       | Credit risk weighted amount                               | <b>30,076</b>  | 21,415  | <b>24,416</b>  | 17,654  |

信贷风险加权数额的计算基础已于附注 24 说明。

The calculation basis of credit risk weighted amount has been set out in Note 24 to the financial statements.

## 财务报表附注（续） Notes to the Financial Statements (continued)

### 45. 资本承担

本集团及本银行未于财务报表中拨备之资本承担金额如下：

### 45. Capital commitments

The Group and the Bank have the following outstanding capital commitments not provided for in the financial statements:

|            | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|------------|------------------------|------------------------|------------------------|------------------------|
|            | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 已批准及签约但未拨备 | 162                    | 185                    | 156                    | 171                    |
| 已批准但未签约    | 5                      | 16                     | -                      | 16                     |
|            | <b>167</b>             | <b>201</b>             | <b>156</b>             | <b>187</b>             |

以上资本承担大部分为将购入之电脑硬件及软件，及本集团及本银行之楼宇装修工程之承担。

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

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 46. 经营租赁承担

### 46. Operating lease commitments

#### (a) 作为承租人

根据不可撤销之经营租赁合同，下列为本集团及本银行未来有关租赁承担所需支付之最低租金：

#### (a) As lessee

The Group and the Bank have commitments to make the following future minimum lease payments under non-cancellable operating leases:

|               | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---------------|------------------------|------------------------|------------------------|------------------------|
|               | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 土地及楼宇         |                        |                        |                        |                        |
| - 不超过 1 年     | 275                    | 205                    | 234                    | 195                    |
| - 1 年以上至 5 年内 | 266                    | 192                    | 219                    | 181                    |
| - 5 年后        | 1                      | 2                      | -                      | -                      |
|               | <b>542</b>             | <b>399</b>             | <b>453</b>             | <b>376</b>             |
| 电脑设备          |                        |                        |                        |                        |
| - 不超过 1 年     | 1                      | 1                      | -                      | -                      |

上列若干不可撤销之经营租约可再商议及参照协议日期之市值而作租金调整。

Certain non-cancellable operating leases included in the tables above were subject to renegotiation and rent adjustment with reference to market rates prevailing at specified agreed dates.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 46. 经营租赁承担 (续) 46. Operating lease commitments (continued)

#### (b) 作为出租人

根据不可撤销之经营租赁合同, 下列为本集团及本银行与租客签订合同之未来有关租赁之最低应收租金:

|               | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---------------|------------------------|------------------------|------------------------|------------------------|
|               | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| 土地及楼宇         |                        |                        |                        |                        |
| - 不超过 1 年     | 216                    | 151                    | 195                    | 135                    |
| - 1 年以上至 5 年内 | 219                    | 162                    | 213                    | 148                    |
|               | <b>435</b>             | <b>313</b>             | <b>408</b>             | <b>283</b>             |

本集团及本银行以经营租赁形式租出投资物业 (附注 33); 租赁年期通常由 1 年至 3 年。租约条款一般要求租客提交保证金及因应租务市况之状况而调整租金。所有租约并不包括或有租金。

#### (b) As lessor

The Group and the Bank have contracted with tenants for the following future minimum lease receivables under non-cancellable operating leases:

|   | 本集团<br>The Group       |                        | 本银行<br>The Bank        |                        |
|---|------------------------|------------------------|------------------------|------------------------|
|   | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
| Land and buildings                                  |                        |                        |                        |                        |
| - not later than one year                           | 216                    | 151                    | 195                    | 135                    |
| - later than one year but not later than five years | 219                    | 162                    | 213                    | 148                    |
|   | <b>435</b>             | <b>313</b>             | <b>408</b>             | <b>283</b>             |

The Group and the Bank lease their investment properties (Note 33) under operating lease arrangements, with leases typically for a period from one to three years. The terms of the leases generally require the tenants to pay security deposits and provide for periodic rent adjustments according to the prevailing market conditions. None of the leases includes contingent rentals.

### 47. 诉讼

本集团目前正面对多项由独立人士提出的索偿及反索偿。该等索偿及反索偿与本集团的正常商业活动有关。

由于董事认为本集团可对申索人作出有力抗辩或预计该等申索所涉及的数额不大, 故并未对该等索偿及反索偿作出重大拨备。

### 47. Litigation

The Group is currently being served a number of claims and counterclaims by various independent parties. These claims and counterclaims are in relation to the normal commercial activities of the Group.

No material provision was made against these claims and counterclaims because the directors believe that the Group has meritorious defences against the claimants or the amounts involved in these claims are not expected to be material.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 48. 分类报告

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。

本集团提供三个业务分类资料，它们分别是零售银行业务、企业银行业务和财资业务。

零售银行和企业银行业务线均会提供全面的银行服务；零售银行业务线主要服务个人客户和小型公司，企业银行业务线主要服务中型和大型公司。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。「其他」这一栏，涵盖有关本集团整体、但独立于其余三个业务线的活动，包括本集团持有房地产、投资物业、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，会根据合理基准分摊。期间，集团修订了分摊的基准，若干比较数字已重新分类，以符合本年的呈报方式。这些调整将不会对集团的收益账和资产负债表产生影响。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，主要是参照对应的同业拆放市场利率定价。

### 48. Segmental reporting

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 three business segments is provided in segmental reporting. They are Retail Banking, Corporate Banking and Treasury.

Both Retail Banking and Corporate Banking segments provide general banking services. Retail Banking mainly serves individual customers and small companies. Corporate Banking mainly deals with medium to large companies. 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 but independent of the other three business segments, including the Group's holdings of premises, investment properties 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. During the period, the Group has revised the allocation bases and comparative amounts have been reclassified to conform with the current year's presentation. There is no impact on the Group's income statement and balance sheet. Inter-segment funding is charged according to the internal funds transfer pricing mechanism of the Group. The charge on any such funding is mainly made by reference to the corresponding money market rate.



**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**48. 分类报告 (续)      48. Segmental reporting (continued)**

|                            |   | 本集团<br>The Group |                   |                  |                |                |                      |                    |
|----------------------------|---|------------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|                            |   | 2006             |                   |                  |                |                |                      |                    |
|                            |   | 零售银行<br>Retail   | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|                            |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| 净利息收入 / (支出)               | Net interest income/(expenses)  | 7,851            | 4,281             | 4,286            | (1,133)        | 15,285         | -                    | 15,285             |
| 净服务费及佣金收入 / (支出)           | Net fees and commission income/(expenses)                                     | 2,895            | 1,055             | (5)              | 7              | 3,952          | (25)                 | 3,927              |
| 净交易性收入                     | Net trading income  | 590              | 117               | 759              | -              | 1,466          | 1                    | 1,467              |
| 证券投资之净(亏损) / 收益            | Net (loss)/gain on investments in securities                                  | -                | -                 | (11)             | 6              | (5)            | -                    | (5)                |
| 其他经营收入                     | Other operating income  | 49               | 36                | -                | 1,415          | 1,500          | (1,174)              | 326                |
| <b>提取贷款减值准备前之总经营收入</b>     | <b>Total operating income before loan impairment allowances</b>               | <b>11,385</b>    | <b>5,489</b>      | <b>5,029</b>     | <b>295</b>     | <b>22,198</b>  | <b>(1,198)</b>       | <b>21,000</b>      |
| 贷款减值准备(拨备) / 拨回            | (Provision for) / Reversal of loan impairment allowances                      | (27)             | 1,817             | -                | -              | 1,790          | -                    | 1,790              |
| <b>净经营收入</b>               | <b>Net operating income</b>   | <b>11,358</b>    | <b>7,306</b>      | <b>5,029</b>     | <b>295</b>     | <b>23,988</b>  | <b>(1,198)</b>       | <b>22,790</b>      |
| 经营支出                       | Operating expenses  | (5,033)          | (1,500)           | (458)            | (702)          | (7,693)        | 1,198                | (6,495)            |
| <b>经营溢利 / (亏损)</b>         | <b>Operating profit/(loss)</b>  | <b>6,325</b>     | <b>5,806</b>      | <b>4,571</b>     | <b>(407)</b>   | <b>16,295</b>  | <b>-</b>             | <b>16,295</b>      |
| 出售 / 重估物业、厂房及设备之净(亏损) / 收益 | Net (loss)/gain from disposal/ revaluation of properties, plant and equipment | (18)             | (3)               | (2)              | 11             | (12)           | -                    | (12)               |
| 出售 / 公平值调整投资物业之净收益         | Net gain from disposal of/fair value adjustments on investment properties     | -                | -                 | -                | 605            | 605            | -                    | 605                |
| 应占联营公司之溢利扣减亏损              | Share of profits less losses of associates                                    | -                | -                 | -                | 5              | 5              | -                    | 5                  |
| <b>除税前溢利</b>               | <b>Profit before taxation</b>   | <b>6,307</b>     | <b>5,803</b>      | <b>4,569</b>     | <b>214</b>     | <b>16,893</b>  | <b>-</b>             | <b>16,893</b>      |

财务报表附注 (续)      Notes to the Financial Statements (continued)

48. 分类报告 (续)      48. Segmental reporting (continued)

|             |  | 本集团<br>The Group |                   |                  |                |                |                      |                    |
|-------------|--|------------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|             |  | 2006             |                   |                  |                |                |                      |                    |
|             |  | 零售银行<br>Retail   | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|             |  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| <b>资产</b>   | <b>Assets</b>                                |                  |                   |                  |                |                |                      |                    |
| 分部资产        | Segment assets                               | 169,595          | 222,701           | 497,155          | 26,557         | 916,008        | (2,500)              | 913,508            |
| 联营公司权益      | Interests in associates                      | -                | -                 | -                | 60             | 60             | -                    | 60                 |
| 未分配公司资产     | Unallocated corporate assets                 | -                | -                 | -                | 221            | 221            | -                    | 221                |
|             |  | <u>169,595</u>   | <u>222,701</u>    | <u>497,155</u>   | <u>26,838</u>  | <u>916,289</u> | <u>(2,500)</u>       | <u>913,789</u>     |
| <b>负债</b>   | <b>Liabilities</b>                           |                  |                   |                  |                |                |                      |                    |
| 分部负债        | Segment liabilities                          | 578,249          | 148,353           | 98,531           | 4,906          | 830,039        | (2,500)              | 827,539            |
| 未分配公司负债     | Unallocated corporate liabilities            | -                | -                 | -                | 5,830          | 5,830          | -                    | 5,830              |
|             |  | <u>578,249</u>   | <u>148,353</u>    | <u>98,531</u>    | <u>10,736</u>  | <u>835,869</u> | <u>(2,500)</u>       | <u>833,369</u>     |
| <b>其他资料</b> | <b>Other information</b>                     |                  |                   |                  |                |                |                      |                    |
| 增置物业、厂房及设备  | Additions of properties, plant and equipment | -                | -                 | -                | 736            | 736            | -                    | 736                |
| 折旧          | Depreciation                                 | 189              | 63                | 38               | 380            | 670            | -                    | 670                |
| 证券摊销        | Amortisation of securities                   | -                | -                 | 1,924            | -              | 1,924          | -                    | 1,924              |

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**48. 分类报告 (续)      48. Segmental reporting (continued)**

|                        |   | 本银行<br>The Bank |                   |                  |                |                |                      |                    |
|------------------------|---|-----------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|                        |   | 2006            |                   |                  |                |                |                      |                    |
|                        |   | 零售银行<br>Retail  | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|                        |   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| 净利息收入 / (支出)           | Net interest income/(expenses)  | 6,247           | 3,345             | 3,512            | (1,082)        | 12,022         | -                    | 12,022             |
| 净服务费及佣金收入 / (支出)       | Net fees and commission income/(expenses)                                 | 1,969           | 860               | (13)             | (55)           | 2,761          | -                    | 2,761              |
| 净交易性收入                 | Net trading income  | 403             | 83                | 780              | -              | 1,266          | -                    | 1,266              |
| 证券投资之净亏损               | Net loss on investments in securities                                     | -               | -                 | (11)             | -              | (11)           | -                    | (11)               |
| 其他经营收入                 | Other operating income  | 17              | 32                | -                | 2,609          | 2,658          | (895)                | 1,763              |
| <b>提取贷款减值准备前之总经营收入</b> | <b>Total operating income before loan impairment allowances</b>           | <b>8,636</b>    | <b>4,320</b>      | <b>4,268</b>     | <b>1,472</b>   | <b>18,696</b>  | <b>(895)</b>         | <b>17,801</b>      |
| 贷款减值准备拨回               | Reversal of loan impairment allowances                                    | 90              | 1,786             | -                | -              | 1,876          | -                    | 1,876              |
| <b>净经营收入</b>           | <b>Net operating income</b>   | <b>8,726</b>    | <b>6,106</b>      | <b>4,268</b>     | <b>1,472</b>   | <b>20,572</b>  | <b>(895)</b>         | <b>19,677</b>      |
| 经营支出                   | Operating expenses  | (3,895)         | (1,147)           | (435)            | (497)          | (5,974)        | 895                  | (5,079)            |
| <b>经营溢利</b>            | <b>Operating profit</b>   | <b>4,831</b>    | <b>4,959</b>      | <b>3,833</b>     | <b>975</b>     | <b>14,598</b>  | <b>-</b>             | <b>14,598</b>      |
| 出售 / 重估物业、厂房及设备之净亏损    | Net loss from disposal/ revaluation of properties, plant and equipment    | (18)            | (3)               | (2)              | -              | (23)           | -                    | (23)               |
| 出售 / 公平值调整投资物业之净收益     | Net gain from disposal of/fair value adjustments on investment properties | -               | -                 | -                | 565            | 565            | -                    | 565                |
| <b>除税前溢利</b>           | <b>Profit before taxation</b>   | <b>4,813</b>    | <b>4,956</b>      | <b>3,831</b>     | <b>1,540</b>   | <b>15,140</b>  | <b>-</b>             | <b>15,140</b>      |

财务报表附注 (续)      Notes to the Financial Statements (continued)

48. 分类报告 (续)      48. Segmental reporting (continued)

|             |  | 本银行<br>The Bank |                   |                  |                |                |                      |                    |
|-------------|--|-----------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|             |  | 2006            |                   |                  |                |                |                      |                    |
|             |  | 零售银行<br>Retail  | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|             |  | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| <b>资产</b>   | <b>Assets</b>                                |                 |                   |                  |                |                |                      |                    |
| 分部资产        | Segment assets                               | 142,634         | 183,454           | 431,683          | 34,890         | 792,661        | -                    | 792,661            |
| 联营公司权益      | Interests in associates                      | -               | -                 | -                | 26             | 26             | -                    | 26                 |
| 未分配公司资产     | Unallocated corporate assets                 | -               | -                 | -                | 196            | 196            | -                    | 196                |
|             |  | <u>142,634</u>  | <u>183,454</u>    | <u>431,683</u>   | <u>35,112</u>  | <u>792,883</u> | <u>-</u>             | <u>792,883</u>     |
| <b>负债</b>   | <b>Liabilities</b>                           |                 |                   |                  |                |                |                      |                    |
| 分部负债        | Segment liabilities                          | 493,471         | 118,278           | 98,855           | 4,751          | 715,355        | -                    | 715,355            |
| 未分配公司负债     | Unallocated corporate liabilities            | -               | -                 | -                | 5,008          | 5,008          | -                    | 5,008              |
|             |  | <u>493,471</u>  | <u>118,278</u>    | <u>98,855</u>    | <u>9,759</u>   | <u>720,363</u> | <u>-</u>             | <u>720,363</u>     |
| <b>其他资料</b> | <b>Other information</b>                     |                 |                   |                  |                |                |                      |                    |
| 增置物业、厂房及设备  | Additions of properties, plant and equipment | -               | -                 | -                | 671            | 671            | -                    | 671                |
| 折旧          | Depreciation                                 | 173             | 60                | 36               | 288            | 557            | -                    | 557                |
| 证券摊销        | Amortisation of securities                   | -               | -                 | 1,535            | -              | 1,535          | -                    | 1,535              |

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**48. 分类报告 (续)      48. Segmental reporting (continued)**

|                            |  | 本集团<br>The Group |                   |                  |                |                |                      |                    |
|----------------------------|--|------------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|                            |  | 2005             |                   |                  |                |                |                      |                    |
|                            |  | 零售银行<br>Retail   | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|                            |  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| 净利息收入 / (支出)               | Net interest income/(expenses)   | 7,326            | 3,776             | 2,428            | (761)          | 12,769         | -                    | 12,769             |
| 净服务费及佣金收入 / (支出)           | Net fees and commission income/(expenses)                                    | 2,086            | 987               | (17)             | 23             | 3,079          | (24)                 | 3,055              |
| 净交易性收入                     | Net trading income   | 500              | 121               | 1,134            | -              | 1,755          | -                    | 1,755              |
| 证券投资之净亏损                   | Net loss on investments in securities  | -                | -                 | (96)             | -              | (96)           | -                    | (96)               |
| 其他经营收入                     | Other operating income   | 46               | 5                 | -                | 1,499          | 1,550          | (1,065)              | 485                |
| <b>提取贷款减值准备前之总经营收入</b>     | <b>Total operating income before loan impairment allowances</b>              | <b>9,958</b>     | <b>4,889</b>      | <b>3,449</b>     | <b>761</b>     | <b>19,057</b>  | <b>(1,089)</b>       | <b>17,968</b>      |
| 贷款减值准备拨回                   | Reversal of loan impairment allowances                                       | 956              | 1,689             | -                | -              | 2,645          | -                    | 2,645              |
| <b>净经营收入</b>               | <b>Net operating income</b>  | <b>10,914</b>    | <b>6,578</b>      | <b>3,449</b>     | <b>761</b>     | <b>21,702</b>  | <b>(1,089)</b>       | <b>20,613</b>      |
| 经营支出                       | Operating expenses   | (4,514)          | (1,293)           | (308)            | (704)          | (6,819)        | 1,089                | (5,730)            |
| <b>经营溢利</b>                | <b>Operating profit</b>  | <b>6,400</b>     | <b>5,285</b>      | <b>3,141</b>     | <b>57</b>      | <b>14,883</b>  | <b>-</b>             | <b>14,883</b>      |
| 出售 / 重估物业、厂房及设备之净(亏损) / 收益 | Net (loss)/gain from disposal/revaluation of properties, plant and equipment | (12)             | (1)               | -                | 97             | 84             | -                    | 84                 |
| 出售 / 公平值调整投资物业之净收益         | Net gain from disposal of fair value adjustments on investment properties    | -                | -                 | -                | 1,396          | 1,396          | -                    | 1,396              |
| 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</b>               | <b>Profit before taxation</b>  | <b>6,388</b>     | <b>5,284</b>      | <b>3,141</b>     | <b>1,554</b>   | <b>16,367</b>  | <b>-</b>             | <b>16,367</b>      |

## 财务报表附注 (续)      Notes to the Financial Statements (continued)

### 48. 分类报告 (续)      48. Segmental reporting (continued)

|             |  | 本集团<br>The Group |                   |                  |                |                |                      |                    |
|-------------|--|------------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|             |  | 2005             |                   |                  |                |                |                      |                    |
|             |  | 零售银行<br>Retail   | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|             |  | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| <b>资产</b>   | <b>Assets</b>                                |                  |                   |                  |                |                |                      |                    |
| 分部资产        | Segment assets                               | 158,844          | 211,834           | 426,791          | 25,549         | 823,018        | (1,152)              | 821,866            |
| 联营公司权益      | Interests in associates                      | -                | -                 | -                | 61             | 61             | -                    | 61                 |
| 未分配公司资产     | Unallocated corporate assets                 | -                | -                 | -                | 174            | 174            | -                    | 174                |
|             |  | <u>158,844</u>   | <u>211,834</u>    | <u>426,791</u>   | <u>25,784</u>  | <u>823,253</u> | <u>(1,152)</u>       | <u>822,101</u>     |
| <b>负债</b>   | <b>Liabilities</b>                           |                  |                   |                  |                |                |                      |                    |
| 分部负债        | Segment liabilities                          | 554,244          | 101,719           | 82,381           | 6,542          | 744,886        | (1,152)              | 743,734            |
| 未分配公司负债     | Unallocated corporate liabilities            | -                | -                 | -                | 3,542          | 3,542          | -                    | 3,542              |
|             |  | <u>554,244</u>   | <u>101,719</u>    | <u>82,381</u>    | <u>10,084</u>  | <u>748,428</u> | <u>(1,152)</u>       | <u>747,276</u>     |
| <b>其他资料</b> | <b>Other information</b>                     |                  |                   |                  |                |                |                      |                    |
| 增置物业、厂房及设备  | Additions of properties, plant and equipment | -                | -                 | -                | 569            | 569            | -                    | 569                |
| 折旧          | Depreciation                                 | 186              | 64                | 22               | 294            | 566            | -                    | 566                |
| 证券摊销        | Amortisation of securities                   | -                | -                 | 463              | -              | 463            | -                    | 463                |

**财务报表附注 (续)      Notes to the Financial Statements (continued)**
**48. 分类报告 (续)      48. Segmental reporting (continued)**

|                            |   | 本银行<br>The Bank |                   |                  |                |                |                      |                    |
|----------------------------|---|-----------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|                            |   | 2005            |                   |                  |                |                |                      |                    |
|                            |   | 零售银行<br>Retail  | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|                            |   | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| 净利息收入 / (支出)               | Net interest income/(expenses)  | 5,752           | 2,958             | 1,976            | (736)          | 9,950          | -                    | 9,950              |
| 净服务费及佣金收入 / (支出)           | Net fees and commission income/(expenses)                                     | 1,290           | 787               | (28)             | (29)           | 2,020          | -                    | 2,020              |
| 净交易性收入                     | Net trading income  | 396             | 77                | 1,128            | -              | 1,601          | -                    | 1,601              |
| 证券投资之净亏损                   | Net loss on investments in securities   | -               | -                 | (96)             | -              | (96)           | -                    | (96)               |
| 其他经营收入                     | Other operating income  | 12              | 4                 | 1                | 2,974          | 2,991          | (797)                | 2,194              |
| <b>提取贷款减值准备前之总经营收入</b>     | <b>Total operating income before loan impairment allowances</b>               | <b>7,450</b>    | <b>3,826</b>      | <b>2,981</b>     | <b>2,209</b>   | <b>16,466</b>  | <b>(797)</b>         | <b>15,669</b>      |
| 贷款减值准备拨回                   | Reversal of loan impairment allowances  | 968             | 1,439             | -                | -              | 2,407          | -                    | 2,407              |
| <b>净经营收入</b>               | <b>Net operating income</b>   | <b>8,418</b>    | <b>5,265</b>      | <b>2,981</b>     | <b>2,209</b>   | <b>18,873</b>  | <b>(797)</b>         | <b>18,076</b>      |
| 经营支出                       | Operating expenses  | (3,465)         | (980)             | (288)            | (496)          | (5,229)        | 797                  | (4,432)            |
| <b>经营溢利</b>                | <b>Operating profit</b>   | <b>4,953</b>    | <b>4,285</b>      | <b>2,693</b>     | <b>1,713</b>   | <b>13,644</b>  | <b>-</b>             | <b>13,644</b>      |
| 出售 / 重估物业、厂房及设备之净(亏损) / 收益 | Net (loss)/gain from disposal/ revaluation of properties, plant and equipment | (12)            | (1)               | -                | 88             | 75             | -                    | 75                 |
| 出售 / 公允价值调整投资物业之净收益        | Net gain from disposal of/fair value adjustments on investment properties     | -               | -                 | -                | 1,320          | 1,320          | -                    | 1,320              |
| <b>除税前溢利</b>               | <b>Profit before taxation</b>   | <b>4,941</b>    | <b>4,284</b>      | <b>2,693</b>     | <b>3,121</b>   | <b>15,039</b>  | <b>-</b>             | <b>15,039</b>      |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 48. 分类报告 (续) 48. Segmental reporting (continued)

|             |  | 本银行<br>The Bank |                   |                  |                |                |                      |                    |
|-------------|--|-----------------|-------------------|------------------|----------------|----------------|----------------------|--------------------|
|             |  | 2005            |                   |                  |                |                |                      |                    |
|             |  | 零售银行<br>Retail  | 企业银行<br>Corporate | 财资业务<br>Treasury | 其他<br>Others   | 小计<br>Subtotal | 合并抵销<br>Eliminations | 综合<br>Consolidated |
|             |  | 港币百万元<br>HK\$m  | 港币百万元<br>HK\$m    | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m       | 港币百万元<br>HK\$m     |
| <b>资产</b>   | <b>Assets</b>                                |                 |                   |                  |                |                |                      |                    |
| 分部资产        | Segment assets                               | 135,273         | 175,709           | 362,023          | 33,092         | 706,097        | -                    | 706,097            |
| 联营公司权益      | Interests in associates                      | -               | -                 | -                | 28             | 28             | -                    | 28                 |
| 未分配公司资产     | Unallocated corporate assets                 | -               | -                 | -                | 711            | 711            | -                    | 711                |
|             |  | <u>135,273</u>  | <u>175,709</u>    | <u>362,023</u>   | <u>33,831</u>  | <u>706,836</u> | <u>-</u>             | <u>706,836</u>     |
| <b>负债</b>   | <b>Liabilities</b>                           |                 |                   |                  |                |                |                      |                    |
| 分部负债        | Segment liabilities                          | 448,491         | 98,503            | 81,967           | 5,920          | 634,881        | -                    | 634,881            |
| 未分配公司负债     | Unallocated corporate liabilities            | -               | -                 | -                | 3,764          | 3,764          | -                    | 3,764              |
|             |  | <u>448,491</u>  | <u>98,503</u>     | <u>81,967</u>    | <u>9,684</u>   | <u>638,645</u> | <u>-</u>             | <u>638,645</u>     |
| <b>其他资料</b> | <b>Other information</b>                     |                 |                   |                  |                |                |                      |                    |
| 增置物业、厂房及设备  | Additions of properties, plant and equipment | -               | -                 | -                | 482            | 482            | -                    | 482                |
| 折旧          | Depreciation                                 | 154             | 53                | 18               | 243            | 468            | -                    | 468                |
| 证券摊销        | Amortisation of securities                   | -               | -                 | 255              | -              | 255            | -                    | 255                |

### 49. 董事及高级职员贷款 49. Loans to directors and officers

根据香港公司条例第 161B 条的规定，向银行董事及高级职员提供之贷款详情如下：

Particulars of advances made to directors and officers of the Bank pursuant to section 161B of the Hong Kong Companies Ordinance are as follows:

|               |  | 2006<br>港币百万元<br>HK\$m | 2005<br>港币百万元<br>HK\$m |
|---------------|--|------------------------|------------------------|
| 于年末尚未偿还之贷款总额  | Aggregate amount of relevant loans outstanding at year end             | <u>184</u>             | <u>22</u>              |
| 于年内未偿还贷款之最高总额 | Maximum aggregate amount of relevant loans outstanding during the year | <u>347</u>             | <u>186</u>             |



## 财务报表附注（续） Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 50. Significant related party transactions

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他公司。

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.

本集团与有关连人士于年内进行之交易摘要如下：

Transactions with related parties, which the Group entered into during the year are summarised as follows:

#### (a) 向有关连人士出售若干资产

#### (a) Sale of certain assets to related parties

##### 出售联营公司

中银香港于2006年3月以总额港币2百万元卖出朝晖置业有限公司40%股份权益予中银投资。有关投资损失并不重大。

##### Sale of an associate

In March 2006, BOCHK completed the disposal of a 40% equity interest in Charleston Investments Company Limited to BOC Group Investment Limited at a total consideration of HK\$2 million. Loss on the disposal is insignificant.

##### 出售证券投资

中银香港于2006年3月以总额港币8百万元卖出宜汉有限公司10%股份权益予中银投资。有关投资损失并不重大。

##### Sale of investment security

In March 2006, BOCHK completed the disposal of a 10% equity interest in Yithan Company Limited to BOC Group Investment Limited at a total consideration of HK\$8 million. Loss on the disposal is insignificant.

#### (b) 中国银行集团公司提供担保之第三者贷款

#### (b) Advances to third parties guaranteed by BOC group companies

于2006年12月31日，间接控股公司中国银行为本集团给予若干第三者之贷款港币25.22亿元（2005年：港币32.55亿元）提供担保。中国银行拥有该等第三者不超过20%之股份权益。

As at 31 December 2006, BOC, the intermediate holding company, provided guarantees for loans in favour of the Group amounting to HK\$2,522 million (2005: HK\$3,255 million) to certain third parties. BOC held equity interests of not more than 20% in these third parties.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (c) 与中国银行集团公司在正常业务范围内进行之交易摘要

与本银行之直接控股公司、间接控股公司、本银行之联营公司及中国银行之附属公司和联营公司达成之有关连人士交易所产生之总收入及支出摘要如下：

#### (c) Summary of transactions entered into during the ordinary course of business with BOC group companies

The aggregate income and expenses arising from related party transactions with the immediate holding company, the intermediate holding companies, associates of the Bank as well as subsidiaries and associates of BOC are summarised as follows:

|                                      |   | 2006   |                    |   |
|--------------------------------------|---|--|--------------------|---|
|                                      |   | 直接及间接<br>控股公司<br>Immediate and<br>intermediate<br>holding<br>companies | 联营公司<br>Associates | 其他有关连人士 <sup>1</sup><br>Other related<br>parties <sup>1</sup> |
|                                      |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m     | 港币百万元<br>HK\$m  |
| 收益账项目：                               | Income statement items:   | 附注<br>Notes  |                    |   |
| 利息收入                                 | Interest income   | (i)  | 602                | - 19  |
| 利息支出<br>(已付保险费用)<br>/ 已收保险佣金<br>(净额) | Interest expense<br>(Insurance premium<br>paid)/insurance<br>commission received<br>(net) | (ii)   | (756)              | (4) (293)   |
| 已收 / 应收行政<br>服务费用                    | Administrative services<br>fees received/<br>receivable                                   | (iii)  | -                  | (2) 233   |
| 已收 / 应收租金                            | Rental fees<br>received/receivable  | (iv)   | 33                 | - 21  |
| 已付 / 应付信用卡<br>佣金 (净额)                | Credit card commission<br>paid/payable (net)  | (iv)   | -                  | - 17  |
| 已付 / 应付证券经纪<br>佣金 (净额)               | Securities brokerage<br>commission<br>paid/payable (net)                                  | (v)  | (82)               | - (2)   |
| 已付 / 应付租务、<br>物业管理及租务<br>代理费用        | Rental, property<br>management and<br>letting agency fees<br>paid/payable                 | (v)  | -                  | - (177)   |
| 已收基金销售佣金                             | Funds selling<br>commission received  | (vi)   | -                  | - 54  |
| 已收代理银行业务<br>费用                       | Correspondent banking<br>fee received   | (vii)  | 10                 | - -   |
| 已收贷款服务费                              | Loans services fees<br>received   |  | -                  | - 9   |
| 净交易性收益                               | Net trading gains   |  | 68                 | - 2   |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

(c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

(c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

|                               |   | 2005   |                    |   |
|-------------------------------|---|--|--------------------|---|
|                               |   | 直接及间接<br>控股公司<br>Immediate and<br>intermediate<br>holding<br>companies | 联营公司<br>Associates | 其他有关连人士 <sup>1</sup><br>Other related<br>parties <sup>1</sup> |
| 附注<br>Notes                   |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m     | 港币百万元<br>HK\$m  |
| 收益账项目:                        | Income statement items:   |  |                    |   |
| 利息收入                          | Interest income (i)   | 461  | -                  | 6   |
| 利息支出                          | Interest expense (ii)   | (450)  | (2)                | (111)   |
| 已收保险佣金<br>(净额)                | Insurance commission<br>received (net) (iii)                                  | -  | -                  | 166   |
| 已收 / 应收行政<br>服务费用             | Administrative services<br>fees received/<br>receivable (iv)                  | 36   | -                  | 16  |
| 已收 / 应收租金                     | Rental fees<br>received/receivable (iv)                                       | -  | -                  | 15  |
| 已付 / 应付信用卡<br>佣金 (净额)         | Credit card commission<br>paid/payable (net) (v)                              | (77)   | -                  | (2)   |
| 已付 / 应付证券经纪<br>佣金 (净额)        | Securities brokerage<br>commission<br>paid/payable (net) (v)                  | -  | -                  | (71)  |
| 已付 / 应付租务、<br>物业管理及租务<br>代理费用 | Rental, property<br>management and<br>letting agency fees<br>paid/payable (v) | -  | -                  | (80)  |
| 已收基金销售佣金                      | Funds selling<br>commission received (vi)                                     | -  | -                  | 45  |
| 已收代理银行业务<br>费用                | Correspondent banking<br>fee received (vii)                                   | 11   | -                  | -   |
| 净交易性亏损                        | Net trading losses  | (42)   | -                  | -   |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

(c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

(c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

|                         |   | 2006   |                    |   |
|-------------------------|---|--|--------------------|---|
|                         |   | 直接及间接<br>控股公司<br>Immediate and<br>intermediate<br>holding<br>companies | 联营公司<br>Associates | 其他有关连人士 <sup>1</sup><br>Other related<br>parties <sup>1</sup> |
|                         |   | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m     | 港币百万元<br>HK\$m  |
| 附注<br>Notes             |   |  |                    |   |
| 资产负债表项目:                | Balance sheet items:  |  |                    |   |
| 库存现金及在银行及其他金融机构的结余      | Cash and balances with banks and other financial institutions                           | (i) 4,503  | -                  | 21  |
| 银行及其他金融机构存款             | Placements with banks and other financial institutions                                  | (i) 8,796  | -                  | 102   |
| 交易性证券及公允价值变化计入损益的其他金融资产 | Trading securities and other financial instruments at fair value through profit or loss | 1  | -                  | -   |
| 衍生金融工具资产                | Derivative financial instruments assets   | (viii) 15  | -                  | -   |
| 贷款及其他款项                 | Advances and other accounts   | (i) 64   | -                  | -   |
| 其他资产                    | Other assets  | (ix) 54  | -                  | 4,162   |
| 银行及其他金融机构之存款及结余         | Deposits and balances of banks and other financial institutions                         | (ii) 20,722  | -                  | 1,390   |
| 客户存款                    | Deposits from customers   | (ii) 495   | 77                 | 7,034   |
| 衍生金融工具负债                | Derivative financial instruments liabilities  | (viii) 13  | -                  | -   |
| 其他账项及准备                 | Other accounts and provisions   | (ix) 4,823   | -                  | 3,853   |

**财务报表附注 (续) Notes to the Financial Statements (continued)**
**50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)**

(c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

(c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

|                    |   | 2005   |                    |   |
|--------------------|---|--|--------------------|---|
|                    |   | 直接及间接<br>控股公司<br>Immediate and<br>intermediate<br>holding<br>companies | 联营公司<br>Associates | 其他有关连人士 <sup>1</sup><br>Other related<br>parties <sup>1</sup> |
|                    |   | 附注<br>Notes  | 港币百万元<br>HK\$'m    | 港币百万元<br>HK\$'m   |
| 资产负债表项目:           | Balance sheet items:  |  |                    |   |
| 库存现金及在银行及其他金融机构的结余 | Cash and balances with banks and other financial institutions   | (i)  | 4,851              | -   |
| 银行及其他金融机构存款        | Placements with banks and other financial institutions          | (i)  | 12,328             | -   |
| 衍生金融工具资产           | Derivative financial instruments assets                         | (viii)   | 4                  | 2   |
| 贷款及其他款项            | Advances and other accounts                                     | (i)  | 20                 | -   |
| 其他资产               | Other assets  | (ix)   | 33                 | 574   |
| 银行及其他金融机构之存款及结余    | Deposits and balances of banks and other financial institutions | (ii)   | 19,596             | 857   |
| 客户存款               | Deposits from customers   | (ii)   | 112                | 91  |
| 衍生金融工具负债           | Derivative financial instruments liabilities                    | (viii)   | 78                 | -   |
| 其他账项及准备            | Other accounts and provisions                                   | (ix)   | <u>5,952</u>       | <u>978</u>  |

<sup>1</sup> 其他有关连人士包括中国银行之附属公司和联营公司及提供本银行员工福利之退休福利计划，而若干其他有关连人士为国有企业。

<sup>1</sup> Subsidiaries and associates of BOC and post-employment benefit plans for the benefit of employees of the Bank are collectively disclosed as other related parties and certain of which are state-controlled entities.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

附注:

##### (i) 利息收入

本集团在正常业务中与中国银行集团公司进行多种交易, 包括接受现金及在银行及其他金融机构的结余及存款及提供贷款和信贷融资。此等交易与本集团跟其他第三者交易所订定的价格与条款相比, 并无享有特别优惠。

##### (ii) 利息支出

本集团在正常业务中接受中国银行集团公司之同业存款及往来、定期、储蓄及其他存款, 均按当时之市场价格进行。

##### (iii) 已付保险费用 / 已收保险佣金 (净额)

本集团在正常业务中向中国银行集团公司提供保险代理服务及购买一般及人寿保险单, 均按当时之市场价格进行。

##### (iv) 已收 / 应收行政服务费及租金

本集团在正常业务中向中国银行集团公司提供内部稽核、科技、人力资源支援及培训等各项行政服务, 主要按成本加5%的基础来收取费用。此外, 本集团向中国银行集团公司按当时之市场价格收取写字楼物业租金。

#### (c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

Notes:

##### (i) Interest income

In the ordinary course of business, the Group enters into various transactions with BOC group companies including deposit of cash and balances with banks and other financial institutions, placement of interbank deposits and provision of loans and credit facilities. The transactions were conducted at prices and terms that are no more favourable than those charged to and contracted with other third party customers of the Group.

##### (ii) Interest expense

In the ordinary course of business, the Group accepts interbank deposits and current, fixed, savings and other deposits from BOC group companies at the relevant market rates at the time of the transactions.

##### (iii) Insurance premium paid/insurance commission received (net)

In the ordinary course of business, the Group provides insurance agency services to and purchases general and life insurance policies from BOC group companies at the relevant market rates at the time of the transactions.

##### (iv) Administrative services fees and rental fees received/receivable

In the ordinary course of business, the Group receives administrative services fees for the provision of various administrative services including internal audit, technology, human resources support and training to BOC group companies mainly on the basis of cost plus a margin of 5%, and receives office premises rental fees from BOC group companies at the relevant market rates at the time of the transactions.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

(c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

(c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

附注: (续)

Notes: (continued)

(v) 已付 / 应付佣金、物业管理、租务代理费用及租务费用

本集团在正常业务中就信用卡之行政管理及推广服务、证券经纪服务、物业管理及租务代理支付佣金予中国银行集团公司, 并向中国银行集团公司支付租务费用。此等交易均按当时之市场价格进行。

(v) Commission, property management, letting agency fee and rental fees paid/payable

In the ordinary course of business, the Group pays commission fees for credit card administrative and promotional services, securities brokerage services, property management and letting agency fees to BOC group companies. The Group also pays rental fees to BOC group companies. These transactions were priced at the relevant market rates at the time of the transactions.

(vi) 已收基金销售佣金

本集团在正常业务中会向本集团客户推广和销售一间中国银行集团公司的基金产品并收取佣金, 此等业务均按当时之市场价格进行。

(vi) Funds selling commission received

In the ordinary course of business, the Group receives commission for engaging in promotion and sale of fund products of a BOC group company to customers of the Group at the relevant market rates at the time of the transactions.

(vii) 已收代理银行业务费用

中国银行在正常业务中向本集团客户提供代理银行服务, 其中包括汇款及通知和托收本集团向客户发出之信用证。本集团与中国银行双方按不时议定之比例分摊客户所付费用。

(vii) Correspondent banking fee received

In the ordinary course of business, BOC provides services to the Group's customers including remittance services and advising on and collecting letters of credit issued by the Group. The Group shares the fees paid by its customers with BOC on the basis agreed between the parties from time to time.

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (c) 与中国银行集团公司在正常业务范围内进行之交易摘要 (续)

附注: (续)

#### (viii) 衍生金融工具资产 / 负债

本集团在正常业务中与中国银行集团公司订立了外汇合约及利率合约。于 2006 年 12 月 31 日, 该等衍生交易之名义数额总值为港币 159.18 亿元 (2005 年: 港币 175.83 亿元)。而于该日相关之衍生金融工具资产及负债分别为港币 1.5 千万元 (2005 年: 港币 6 百万元) 及港币 1.3 千万元 (2005 年: 港币 7.8 千万元)。此等交易按当时之市场价格进行。

#### (ix) 其他资产及其他账项及准备

「其他资产」及「其他账项及准备」包括了向中国银行集团公司之应收及应付账款, 主要是由于代本集团客户买卖股票而对一间中国银行之附属公司所产生的应收及应付账款。此等应收及应付账款从正常业务范围进行之交易中产生。

#### (d) 或然负债及承担

本集团在正常业务中按市场之一般商业条款为中国银行、中国银行之附属公司及联营公司提供贷款融资、贸易融资服务及为其责任作出担保。于 2006 年 12 月 31 日, 该等未提取之贷款承担、与贸易有关之或然负债及担保数额为港币 35.63 亿元 (2005 年: 港币 11.48 亿元)。

#### (c) Summary of transactions entered into during the ordinary course of business with BOC group companies (continued)

Notes: (continued)

#### (viii) Derivative financial instruments assets/liabilities

In the ordinary course of business, the Group enters into foreign exchange contracts and interest rate contracts with BOC group companies. As at 31 December 2006 the aggregate notional amount of such derivative transactions amounted to HK\$15,918 million (2005: HK\$17,583 million) whilst the corresponding derivative financial instruments assets and liabilities amounted to HK\$15 million (2005: HK\$6 million) and HK\$13 million (2005: HK\$78 million) respectively. These transactions are executed at the relevant market rates at the time of the transactions.

#### (ix) Other assets and other accounts and provisions

Included within "Other assets" and "Other accounts and provisions" are receivables from and payables to BOC group companies. The amounts mainly represent the accounts receivables from and payables to a subsidiary of BOC in relation to dealing securities trading transactions on behalf of the Group's customers. The receivables and payables arose from transactions carried out in the normal course of business.

#### (d) Contingent liabilities and commitments

In the ordinary course of business, the Group provides loan facilities and trade finance services to, and guarantees for the obligations of BOC and its subsidiaries and associates on normal commercial terms. As at 31 December 2006, the total undrawn loan commitments, trade finance-related contingencies and guarantees amounted to HK\$3,563 million (2005: HK\$1,148 million).



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (e) 与附属公司之结余

#### (e) Balances with subsidiaries

|                    |   | 2006   | 2005   |
|--------------------|---|--------|--------|
|                    |   | 港币百万元  | 港币百万元  |
|                    |   | HK\$'m | HK\$'m |
| 库存现金及在银行及其他金融机构的结余 | Cash and balances with banks and other financial institutions   | 26     | 3      |
| 银行及其他金融机构存款        | Placements with banks and other financial institutions          | 696    | 143    |
| 衍生金融工具资产           | Derivative financial instruments assets                         | 13     | 15     |
| 贷款及其他账项            | Advances and other accounts                                     | 952    | 954    |
| 其他资产               | Other assets  | 1,191  | 1,691  |
| 银行及其他金融机构之存款及结余    | Deposits and balances of banks and other financial institutions | 996    | 975    |
| 客户存款               | Deposits from customers   | 297    | 267    |
| 衍生金融工具负债           | Derivative financial instruments liabilities                    | 4      | 4      |
| 其他账项及准备            | Other accounts and provisions                                   | 257    | 122    |

#### (f) 主要高层人员

#### (f) Key management personnel

主要高层人员是指某些能直接或间接拥有权力及责任来计划、指导及掌管集团业务之人士，包括董事及高层管理人员。本集团在正常业务中会接受主要高层人员存款及向其提供贷款及信贷融资。于本年及去年，本集团并没有与中银香港及其控股公司之主要高层人员或其有关连人士进行重大交易。

Key management are those persons having authority and responsibility for planning, directing and controlling the activities of the Group, directly or indirectly, including Directors and Senior Management. The Group accepts deposits from and grants loans and credit facilities to key management personnel in the ordinary course of business. During both the current and prior years, no material transaction was conducted with key management personnel of BOCHK, its holding companies and parties related to them.

主要高层人员截至2006年12月31日及2005年12月31日之薪酬如下：

The key management compensation for the year ended 31 December 2006 and 31 December 2005 is detailed as follows:

|             |   | 2006   | 2005   |
|-------------|---|--------|--------|
|             |   | 港币百万元  | 港币百万元  |
|             |   | HK\$'m | HK\$'m |
| 薪酬及其他短期员工福利 | Salaries and other short-term employee benefits | 34     | 33     |
| 退休福利        | Post-employment benefits                        | 1      | 1      |
|             |   | 35     | 34     |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关人士交易 (续) 50. Significant related party transactions (continued)

#### (g) 与财政部及中国人民银行进行的交易

本集团在正常业务中与该企业进行银行业务交易, 包括买入及赎回库券及货币市场交易, 其于结算日之结余及于年内相关的收入及支出摘要如下:

#### (i) 客户 / 银行及其他金融机构贷款

利息收入

年初结余

年末结余

#### (ii) 库券

利息收入

年初结余

年末结余

#### (g) Transactions with Ministry of Finance and The People's Bank of China

The Group enters into banking transactions with these entities in the normal course of business. These include purchases and redemption of treasury bonds and money market transactions. The outstanding balances at the year end, and the related income and expenses for the year are as follows:

#### (i) Advances to customers/banks and other financial institutions

|      | 2006      | 2005     |
|------|-----------|----------|
|      | 港币百万元     | 港币百万元    |
|      | HK\$m     | HK\$m    |
| 利息收入 | <u>10</u> | <u>-</u> |

|      | 2006       | 2005     |
|------|------------|----------|
|      | 港币百万元      | 港币百万元    |
|      | HK\$m      | HK\$m    |
| 年初结余 | <u>-</u>   | <u>-</u> |
| 年末结余 | <u>164</u> | <u>-</u> |

#### (ii) Treasury bonds

|      | 2006      | 2005       |
|------|-----------|------------|
|      | 港币百万元     | 港币百万元      |
|      | HK\$m     | HK\$m      |
| 利息收入 | <u>87</u> | <u>133</u> |

|      | 2006         | 2005         |
|------|--------------|--------------|
|      | 港币百万元        | 港币百万元        |
|      | HK\$m        | HK\$m        |
| 年初结余 | <u>2,630</u> | <u>2,523</u> |
| 年末结余 | <u>1,578</u> | <u>2,630</u> |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

50. 主要之有关连人士交易 (续) **50. Significant related party transactions (continued)**

(g) 与财政部及中国人民银行进行的交易  
(续)

(g) Transactions with Ministry of Finance and The People's Bank of China  
(continued)

(iii) 存放银行及其他  
金融机构

(iii) Due from banks and other financial institutions

|      |                 | <u>2006</u> | <u>2005</u> |
|------|-----------------|-------------|-------------|
|      |                 | 港币百万元       | 港币百万元       |
|      |                 | HK\$'m      | HK\$'m      |
| 利息收入 | Interest income | <u>226</u>  | <u>110</u>  |

|      |  | <u>2006</u>   | <u>2005</u>   |
|------|--|---------------|---------------|
|      |  | 港币百万元         | 港币百万元         |
|      |  | HK\$'m        | HK\$'m        |
| 年初结余 | Outstanding balance at beginning of the year | <u>21,846</u> | <u>11,648</u> |
| 年末结余 | Outstanding balance at end of the year       | <u>23,693</u> | <u>21,846</u> |

(iv) 银行及其他金融  
机构之存款

(iv) Due to banks and other financial institutions

|      |                  | <u>2006</u> | <u>2005</u> |
|------|------------------|-------------|-------------|
|      |                  | 港币百万元       | 港币百万元       |
|      |                  | HK\$'m      | HK\$'m      |
| 利息支出 | Interest expense | <u>-</u>    | <u>(5)</u>  |

|      |  | <u>2006</u> | <u>2005</u> |
|------|--|-------------|-------------|
|      |  | 港币百万元       | 港币百万元       |
|      |  | HK\$'m      | HK\$'m      |
| 年初结余 | Outstanding balance at beginning of the year | <u>-</u>    | <u>-</u>    |
| 年末结余 | Outstanding balance at end of the year       | <u>-</u>    | <u>-</u>    |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (h) 与汇金及其他汇金控制之公司进行的交易

汇金是经中华人民共和国国务院批准代表国家行使出资人权力, 并为中国银行之主要控股公司。因此, 汇金代表国家通过其在中国银行的权益而成为本银行的最终控股公司。

截至 2006 年 12 月 31 日本集团与汇金没有任何结余及没有进行任何交易 (2005 年: 无)。

汇金于某些内地银行均拥有控制权益。本集团在正常业务中与该公司进行银行业务交易, 包括贷款、投资证券及货币市场交易, 其于结算日之结余及于年内相关的收入及支出摘要如下:

#### (h) Transactions with Central SAFE and other companies controlled by Central SAFE

Central SAFE is the controlling entity of BOC. Central SAFE is approved by the State Council of the PRC to assume the rights and obligations of the equity owner on behalf of the State. Accordingly, Central SAFE, acting on behalf of the State, has become the ultimate holding company of the Bank by virtue of its interest in BOC.

The Group did not have any balances or enter into any transactions with Central SAFE for the year ended 31 December 2006 (2005: Nil).

Central SAFE has controlling equity interests in certain other banks in the PRC. The Group enters into banking transactions with these companies in the normal course of business. These include loans, investment securities and money market transactions. The outstanding balances at the year end, and the related income and expenses for the year are as follows:

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

(h) 与汇金及其他汇金控制之公司进行的交易 (续)

(h) Transactions with Central SAFE and other companies controlled by Central SAFE (continued)

(i) 客户 / 银行及其他金融机构贷款

(i) Advances to customers/banks and other financial institutions

|      |  | <u>2006</u>    | <u>2005</u>    |
|------|--|----------------|----------------|
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 利息收入 | Interest income                              | -              | -              |
|      |  | <u>2006</u>    | <u>2005</u>    |
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 年初结余 | Outstanding balance at beginning of the year | <u>11</u>      | -              |
| 年末结余 | Outstanding balance at end of the year       | <u>29</u>      | <u>11</u>      |

(ii) 投资证券

(ii) Investment securities

|      |  | <u>2006</u>    | <u>2005</u>    |
|------|--|----------------|----------------|
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 利息收入 | Interest income                              | <u>66</u>      | <u>59</u>      |
|      |  | <u>2006</u>    | <u>2005</u>    |
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 年初结余 | Outstanding balance at beginning of the year | <u>2,043</u>   | <u>1,743</u>   |
| 年末结余 | Outstanding balance at end of the year       | <u>1,270</u>   | <u>2,043</u>   |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

50. 主要之有关连人士交易 (续) **50. Significant related party transactions (continued)**

(h) 与汇金及其他汇金控制之公司进行的交易 (续) **(h) Transactions with Central SAFE and other companies controlled by Central SAFE (continued)**

(iii) 存放银行及其他金融机构 **(iii) Due from banks and other financial institutions**

|      |  | <u>2006</u>  | <u>2005</u>  |
|------|--|--------------|--------------|
|      |  | 港币百万元        | 港币百万元        |
|      |  | HK\$'m       | HK\$'m       |
| 利息收入 | Interest income                              | <u>35</u>    | <u>29</u>    |
|      |  | <u>2006</u>  | <u>2005</u>  |
|      |  | 港币百万元        | 港币百万元        |
|      |  | HK\$'m       | HK\$'m       |
| 年初结余 | Outstanding balance at beginning of the year | <u>1,034</u> | <u>2,115</u> |
| 年末结余 | Outstanding balance at end of the year       | <u>854</u>   | <u>1,034</u> |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

50. 主要之有关连人士交易 (续) **50. Significant related party transactions (continued)**

(h) 与汇金及其他汇金控制之公司进行的交易 (续)

(h) Transactions with Central SAFE and other companies controlled by Central SAFE (continued)

(iv) 银行及其他金融机构之存款

(iv) Due to banks and other financial institutions

|      |  | <u>2006</u> | <u>2005</u> |
|------|--|-------------|-------------|
|      |  | 港币百万元       | 港币百万元       |
|      |  | HK\$m       | HK\$m       |
| 利息支出 | Interest expense                             | <u>(1)</u>  | <u>(1)</u>  |
|      |  | <u>2006</u> | <u>2005</u> |
|      |  | 港币百万元       | 港币百万元       |
|      |  | HK\$m       | HK\$m       |
| 年初结余 | Outstanding balance at beginning of the year | <u>15</u>   | <u>14</u>   |
| 年末结余 | Outstanding balance at end of the year       | <u>77</u>   | <u>15</u>   |

## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

#### (i) 与其他国有企业进行的交易

除汇金、其他汇金控制之公司、间接控股公司中国银行及其附属公司外，国有企业指由中华人民共和国政府透过政府机构、代理及附属成员直接或间接持有50%以上股权或投票权、能控制或有权支配企业的财务或营运政策之企业。本集团与其他国有企业有大量交易。这些交易在正常业务中进行，包括但不限于下列各项：

- 借贷、提供贷项及担保和接受存款；
- 银行同业之存放及结余；
- 售卖、购买、包销及赎回由其他国有企业所发行之债券；
- 提供外汇、汇款及相关投资服务；
- 提供信托业务；及
- 购买公共事业、交通工具、电信及邮政服务。

公共事务、交通工具、电信及邮政服务是由服务提供者按市场价格收费。管理层相信按其评估，于年内该等有关连人士交易之数额并不重大，故没有披露。其他交易之详尽资料如下：

本集团在正常业务中与其他国有企业进行银行交易，包括提供贷款、接受存款、证券投资、货币市场交易及资产负债表外风险项目，其于结算日之结余、年内相关的准备金及于年内相关的收入及支出摘要如下：

#### (i) Transactions with other state-controlled entities

The state-controlled entities are those, other than BOC (the intermediate holding company and its subsidiaries) and Central SAFE and its controlled companies over which the PRC government directly or indirectly holds over 50% of the outstanding shares or voting rights, and has the ability to control or the power to govern their financial or operational policies through its government authorities, agencies and affiliates. The Group has extensive transactions with other state controlled entities. These transactions, conducted in the ordinary course of business, may include, but are not limited to, the following:

- lending, provision of credits and guarantees and deposit taking;
- inter-bank balance taking and placing;
- sale, purchase, underwriting and redemption of bonds issued by other state-controlled entities;
- rendering of foreign exchange, remittance, investment related services;
- provision of fiduciary activities; and
- purchase of utilities, transport, telecommunication and postal services.

Utilities, transport, telecommunication and postal services are charged by service providers at market rates. Management believes that, based on their assessment, the amounts of such related party transactions are insignificant for the year and therefore are not disclosed. Details of other transactions are set forth below:

The Group enters into banking transactions with other state-controlled entities in the ordinary course of business. These include loans, deposits, investment securities, money market transactions and off-balance sheet exposures. The outstanding balances and related provisions at the year end, and the related income and expenses for the year are as follows:



## 财务报表附注 (续) Notes to the Financial Statements (continued)

### 50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)

| (i) 与其他国有企业进行的交易 (续)    |  | (i) Transactions with other state-controlled entities (continued) |                 |
|-------------------------|--|---|-----------------|
| (i) 客户 / 银行及其他金融机构贷款    |  | (i) Advances to customers/banks and other financial institutions  |                 |
|                         |  | 2006  | 2005            |
|                         |  | 港币百万元<br>HK\$'m   | 港币百万元<br>HK\$'m |
| 利息收入                    | Interest income  | 1,697   | 1,341           |
| 按个别评估贷款减值准备拨回 / (拨备)    | Reversal of/(charge for) individually assessed loan impairment allowances                    | 334   | (2)             |
|                         |  | 2006  | 2005            |
|                         |  | 港币百万元<br>HK\$'m   | 港币百万元<br>HK\$'m |
| 年初结余                    | Outstanding balance at beginning of the year   | 41,543  | 31,870          |
| 年末结余                    | Outstanding balance at end of the year   | 32,248  | 41,543          |
| 减: 按个别评估贷款减值准备          | Less: individually assessed loan impairment allowances                                       | (88)  | (469)           |
|                         |  | 32,160  | 41,074          |
| (ii) 投资证券               |  | (ii) Investment securities  |                 |
|                         |  | 2006  | 2005            |
|                         |  | 港币百万元<br>HK\$'m   | 港币百万元<br>HK\$'m |
| 利息收入                    | Interest income  | 349   | 343             |
|                         |  | 2006  | 2005            |
|                         |  | 港币百万元<br>HK\$'m   | 港币百万元<br>HK\$'m |
| 年初结余                    | Outstanding balance at beginning of the year   | 6,977   | 6,086           |
| 年末结余                    | Outstanding balance at end of the year   | 7,640   | 6,977           |
| 投资证券包括为持有至到期日证券及可供出售证券。 | Investment securities include held-to-maturity securities and available-for-sale securities. |   |                 |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

50. 主要之有关连人士交易 (续) **50. Significant related party transactions (continued)**

(i) 与其他国有企业进行的交易 (续)

(i) Transactions with other state-controlled entities (continued)

(iii) 交易性证券及公允价值变化计入损益的其他金融资产

(iii) Trading securities and other financial instruments at fair value through profit or loss

|      |                 | <u>2006</u>     | <u>2005</u>     |
|------|-----------------|-----------------|-----------------|
|      |                 | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 利息收入 | Interest income | <u>14</u>       | <u>29</u>       |

|      |  | <u>2006</u>     | <u>2005</u>     |
|------|--|-----------------|-----------------|
|      |  | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 年初结余 | Outstanding balance at beginning of the year | <u>738</u>      | <u>117</u>      |
| 年末结余 | Outstanding balance at end of the year       | <u>343</u>      | <u>738</u>      |

(iv) 存放银行及其他金融机构

(iv) Due from banks and other financial institutions

|      |                 | <u>2006</u>     | <u>2005</u>     |
|------|-----------------|-----------------|-----------------|
|      |                 | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 利息收入 | Interest income | <u>270</u>      | <u>129</u>      |

|      |  | <u>2006</u>     | <u>2005</u>     |
|------|--|-----------------|-----------------|
|      |  | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 年初结余 | Outstanding balance at beginning of the year | <u>4,839</u>    | <u>4,418</u>    |
| 年末结余 | Outstanding balance at end of the year       | <u>4,745</u>    | <u>4,839</u>    |

财务报表附注 (续) **Notes to the Financial Statements (continued)**

50. 主要之有关连人士交易 (续) **50. Significant related party transactions (continued)**

(i) 与其他国有企业进行的交易 (续) **(i) Transactions with other state-controlled entities (continued)**

(v) 银行及其他金融机构之存款

(v) Due to banks and other financial institutions

|      |                  | <u>2006</u>    | <u>2005</u>    |
|------|------------------|----------------|----------------|
|      |                  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 利息支出 | Interest expense | <u>(195)</u>   | <u>(112)</u>   |

|      |  | <u>2006</u>    | <u>2005</u>    |
|------|--|----------------|----------------|
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 年初结余 | Outstanding balance at beginning of the year | <u>6,434</u>   | <u>7,463</u>   |
| 年末结余 | Outstanding balance at end of the year       | <u>10,949</u>  | <u>6,434</u>   |

(vi) 客户存款

(vi) Deposits from customers

|      |                  | <u>2006</u>    | <u>2005</u>    |
|------|------------------|----------------|----------------|
|      |                  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 利息支出 | Interest expense | <u>(1,406)</u> | <u>(1,013)</u> |

|      |  | <u>2006</u>    | <u>2005</u>    |
|------|--|----------------|----------------|
|      |  | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 年初结余 | Outstanding balance at beginning of the year | <u>44,652</u>  | <u>39,161</u>  |
| 年末结余 | Outstanding balance at end of the year       | <u>26,613</u>  | <u>44,652</u>  |

**财务报表附注 (续) Notes to the Financial Statements (continued)**

**50. 主要之有关连人士交易 (续) 50. Significant related party transactions (continued)**

(i) 与其他国有企业进行的交易 (续)

(i) Transactions with other state-controlled entities (continued)

|   | <u>2006</u>    | <u>2005</u>    |
|---|----------------|----------------|
|   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| (vii) 或然负债及承担 (包括担保)  | <u>26,273</u>  | <u>26,852</u>  |
| (vii) Contingent liabilities and commitments (including guarantees) |                |                |
|   | <u>2006</u>    | <u>2005</u>    |
|   | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| (viii) 衍生工具之结余 (名义合约数额)   | <u>618</u>     | <u>4,020</u>   |
| (viii) Outstanding derivative transactions (notional amount)        |                |                |

## 财务报表附注 (续)

## Notes to the Financial Statements (continued)

### 51. 最终控股公司

### 51. Ultimate holding company

汇金代表国家为本银行之最终控股公司。而中国银行则为本银行之间接控股公司。

Central SAFE, acting on behalf of the State is the ultimate holding company of the Bank whilst BOC is the Bank's intermediate holding company.

### 52. 比较数字

### 52. Comparative amounts

就收益账之列示, 管理层相信将若干收益账项目重新分类为集团经营溢利之一部分, 更能切合地反映集团经营活动。若干比较数字已重新分类, 以符合本年之呈报方式。

For the purpose of presentation of income statement, certain items are now reclassified and included as part of the operating profit of the Group as management believes that this better reflects the Group's operations. Certain comparative amounts have been reclassified to conform with the current year's presentation.

### 53. 财务报表核准

### 53. Approval of financial statements

本财务报表已于 2007 年 3 月 22 日经董事会通过及核准发布。

The financial statements were approved and authorised for issue by the Board of Directors on 22 March 2007.

未经审核之  
补充财务资料

Unaudited Supplementary Financial Information

1. 资本充足比率

1. Capital adequacy ratio

|            |                                 | <u>2006</u>   | <u>2005</u>   |
|------------|---------------------------------|---------------|---------------|
| 资本充足比率     | Capital adequacy ratio          | <u>13.99%</u> | <u>15.37%</u> |
| 经调整之资本充足比率 | Adjusted capital adequacy ratio | <u>13.93%</u> | <u>15.33%</u> |

资本充足比率乃根据银行业条例附表三及按金管局就监管规定要求以综合基准计算本银行及其指定之附属公司财务状况的比率。

The CAR is computed on the consolidated basis that comprises the positions of the Bank and certain subsidiaries specified by the HKMA for its regulatory purposes and in accordance with the Third Schedule of the Banking Ordinance.

经调整资本充足比率乃根据金管局颁布的监管手册内之《就市场风险维持充足资本》指引，计入在资产负债表日期之市场风险，按照未经调整之资本充足比率之相同基准计算。

The adjusted CAR taking into account market risk exposure as at the balance sheet date is computed in accordance with the guideline on "Maintenance of Adequate Capital Against Market Risks" under the Supervisory Policy Manual issued by the HKMA and on the same basis as for the unadjusted CAR.

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

2. 扣减后的资本基础成份 2. Components of capital base after deductions

用于计算以上 2006 年 12 月 31 日及 2005 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:

The consolidated capital base after deductions used in the calculation of the above capital adequacy ratios as at 31 December 2006 and 31 December 2005 and reported to the HKMA is analysed as follows:

|                      | 2006          | 2005           |
|----------------------|---------------|----------------|
|                      | 港币百万元         | 港币百万元          |
|                      | HK\$m         | HK\$m          |
| 核心资本:                |               |                |
| 缴足股款的普通股股本           | 43,043        | 43,043         |
| 储备                   | 20,281        | 16,096         |
| 损益账                  | 3,970         | 4,065          |
| 少数股东权益               | 1,164         | 1,009          |
|                      | <u>68,458</u> | <u>64,213</u>  |
| 附加资本:                |               |                |
| 非交易性证券重估储备           | (118)         | (311)          |
| 按组合评估之客户贷款减值准备       | 557           | 731            |
| 法定储备                 | 3,621         | 3,571          |
|                      | <u>3,621</u>  | <u>3,571</u>   |
| 资本基础总额               | <u>72,518</u> | <u>68,204</u>  |
| 资本基础总额的扣减项目:         |               |                |
| 持有附属公司或控股公司的股份       | (328)         | (337)          |
| 对有连系公司的风险承担          | (593)         | (597)          |
| 持有非附属公司 20% 或以上的股权投资 | (50)          | (64)           |
| 在其他银行或金融机构的股本投资      | -             | (6)            |
|                      | <u>(971)</u>  | <u>(1,004)</u> |
| 扣减后的资本基础总额           | <u>71,547</u> | <u>67,200</u>  |

3. 流动资金比率

3. Liquidity ratio

|          | 2006          | 2005          |
|----------|---------------|---------------|
| 平均流动资金比率 | <u>50.46%</u> | <u>42.02%</u> |

平均流动资金比率是以本银行年内每月平均流动资金比率的简单平均值计算。

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

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。

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

**未经审核之  
补充财务资料 (续)**
**Unaudited Supplementary Financial Information (continued)**
**4. 货币风险**
**4. Currency concentrations**

下表列出因外汇自营交易、非自营交易及结构性仓位而产生之主要外币风险额。期权盘净额之计算是根据金管局于「外币持仓」申报表所载之最保守情况计算。

The following is a summary of the major foreign currency exposures arising from trading, non-trading and structural positions. The net options position is calculated based on the worst-case approach set out in the prudential return "Foreign Currency Position" issued by the HKMA.

|             |                           | 2006                          |          |          |            |          |          |          |           |
|-------------|---------------------------|-------------------------------|----------|----------|------------|----------|----------|----------|-----------|
|             |                           | 港币百万元等值                       |          |          |            |          |          |          |           |
|             |                           | Equivalent in million of HK\$ |          |          |            |          |          |          |           |
|             |                           | 美元                            | 日圆       | 欧元       | 澳元         | 英镑       | 人民币      | 其他货币     | 总计        |
|             |                           | US                            | Japanese | Euro     | Australian | Pound    | Renminbi | 其他货币     | 总计        |
|             |                           | Dollars                       | Yen      | Euro     | Dollars    | Sterling | Yuan     | Others   | Total     |
| 现货资产        | Spot assets               | 276,314                       | 2,538    | 12,922   | 22,642     | 6,150    | 28,521   | 7,357    | 356,444   |
| 现货负债        | Spot liabilities          | (189,454)                     | (4,346)  | (7,485)  | (18,126)   | (12,217) | (27,729) | (18,185) | (277,542) |
| 远期买入        | Forward purchases         | 126,163                       | 12,131   | 15,728   | 8,009      | 26,833   | 1,173    | 39,626   | 229,663   |
| 远期卖出        | Forward sales             | (211,509)                     | (10,313) | (21,195) | (12,533)   | (20,786) | (1,098)  | (28,627) | (306,061) |
| 期权盘净额       | Net options position      | 1,641                         | 144      | (105)    | 68         | (8)      | -        | 64       | 1,804     |
| 长 / (短) 盘净额 | Net long/(short) position | 3,155                         | 154      | (135)    | 60         | (28)     | 867      | 235      | 4,308     |
| 结构仓位净额      | Net structural position   | 83                            | -        | -        | -          | -        | 309      | -        | 392       |

|             |                           | 2005                          |          |          |            |          |          |          |           |
|-------------|---------------------------|-------------------------------|----------|----------|------------|----------|----------|----------|-----------|
|             |                           | 港币百万元等值                       |          |          |            |          |          |          |           |
|             |                           | Equivalent in million of HK\$ |          |          |            |          |          |          |           |
|             |                           | 美元                            | 日圆       | 欧元       | 澳元         | 英镑       | 人民币      | 其他货币     | 总计        |
|             |                           | US                            | Japanese | Euro     | Australian | Pound    | Renminbi | 其他货币     | 总计        |
|             |                           | Dollars                       | Yen      | Euro     | Dollars    | Sterling | Yuan     | Others   | Total     |
| 现货资产        | Spot assets               | 239,190                       | 2,835    | 12,011   | 21,345     | 6,315    | 24,955   | 7,331    | 313,982   |
| 现货负债        | Spot liabilities          | (165,815)                     | (6,230)  | (7,417)  | (25,837)   | (13,472) | (24,323) | (19,543) | (262,637) |
| 远期买入        | Forward purchases         | 123,450                       | 11,936   | 15,117   | 13,897     | 18,737   | 2        | 40,459   | 223,598   |
| 远期卖出        | Forward sales             | (194,998)                     | (8,545)  | (19,794) | (9,452)    | (11,588) | (7)      | (28,080) | (272,464) |
| 期权盘净额       | Net options position      | 836                           | -        | 4        | 91         | (13)     | -        | (140)    | 778       |
| 长 / (短) 盘净额 | Net long/(short) position | 2,663                         | (4)      | (79)     | 44         | (21)     | 627      | 27       | 3,257     |
| 结构仓位净额      | Net structural position   | 109                           | -        | -        | -          | -        | 234      | -        | 343       |



未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

5. 分类资料

5. Segmental information

(a) 按行业分类之客户贷款总额

(a) Sectoral analysis of gross advances to customers

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资料分析如下:

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:

|                                     |   | 2006    | 2005*   |
|-------------------------------------|---|---------|---------|
|                                     |   | 港币百万元   | 港币百万元   |
|                                     |   | HK\$'m  | 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  | 19,290  | 18,536  |
| - 物业投资                              | - Property investment   | 55,943  | 52,490  |
| - 金融业                               | - Financial concerns  | 10,721  | 11,624  |
| - 股票经纪                              | - Stockbrokers  | 65      | 167     |
| - 批发及零售业                            | - Wholesale and retail trade  | 13,019  | 12,796  |
| - 制造业                               | - Manufacturing   | 12,417  | 11,723  |
| - 运输及运输设备                           | - Transport and transport equipment   | 15,548  | 11,911  |
| - 其他                                | - Others  | 21,777  | 26,853  |
| 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 | 14,236  | 15,983  |
| - 购买其他住宅物业之贷款                       | - Loans for purchase of other residential properties  | 96,953  | 99,171  |
| - 信用卡贷款                             | - Credit card advances  | 5,490   | 4,668   |
| - 其他                                | - Others  | 8,817   | 8,071   |
| 在香港使用之贷款总额                          | Total loans for use in Hong Kong  | 274,276 | 273,993 |
| 贸易融资                                | Trade finance   | 16,865  | 16,079  |
| 在香港以外使用之贷款                          | Loans for use outside Hong Kong   | 55,935  | 43,942  |
| 客户贷款总额                              | Gross advances to customers   | 347,076 | 334,014 |

\* 若干比较数字已再分类以配合本年度之表述。

\* Certain comparative amounts have been reclassified to conform with the current year's presentation.

未经审核之  
补充财务资料 (续)

**Unaudited Supplementary Financial Information (continued)**

5. 分类资料 (续)

5. Segmental information (continued)

(b) 按地理区域分类之客户贷款总额及逾期贷款

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

下列关于客户贷款总额及逾期超过三个月之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。

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

(i) 客户贷款总额

(i) Gross advances to customers

|      |                | <u>2006</u>     | <u>2005</u>     |
|------|----------------|-----------------|-----------------|
|      |                | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 香港   | Hong Kong      | 306,897         | 300,456         |
| 中国内地 | Mainland China | 22,984          | 17,743          |
| 其他   | Others         | 17,195          | 15,815          |
|      |                | <u>347,076</u>  | <u>334,014</u>  |

(ii) 逾期超过三个月之贷款

(ii) Advances overdue for over three months

|      |                | <u>2006</u>     | <u>2005</u>     |
|------|----------------|-----------------|-----------------|
|      |                | 港币百万元<br>HK\$'m | 港币百万元<br>HK\$'m |
| 香港   | Hong Kong      | 1,259           | 2,742           |
| 中国内地 | Mainland China | 48              | 72              |
| 其他   | Others         | 51              | 31              |
|      |                | <u>1,358</u>    | <u>2,845</u>    |

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

6. 跨国债权

6. Cross-border claims

跨国债权资料显示对海外交易对手之最终风险之地区分布, 并会按照交易对手所在地计入任何风险转移。一般而言, 假如债务之担保人所处国家与借贷款人不同, 或债务由某银行之海外分行作出而其总公司位处另一国家, 则会确认跨国债权风险之转移。占总跨国债权10%或以上之地区方作分析及披露如下:

The information on cross-border claims discloses exposures to foreign counterparties on which the ultimate risk lies, and is derived according to the location of the counterparties after taking into account any transfer of risk. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country. Only regions constituting 10% or more of the aggregate cross-border claims are analysed by geographical areas and disclosed as follows:

|                           | 银行及其他<br>金融机构<br>Banks and<br>other<br>financial<br>institutions | 公共机构<br>Public<br>sector<br>entities | 其他<br>Others   | 总计<br>Total    |
|---------------------------|--|--------------------------------------|----------------|----------------|
|                           | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                       | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| <b>于 2006 年 12 月 31 日</b> | <b>At 31 December 2006</b>                                       |                                      |                |                |
| 亚洲, 不包括香港                 | Asia, other than Hong Kong                                       |                                      |                |                |
| - 中国内地                    | 37,202   | 25,052                               | 18,486         | 80,740         |
| - 其他                      | 66,005   | 569                                  | 16,710         | 83,284         |
|                           | <u>103,207</u>   | <u>25,621</u>                        | <u>35,196</u>  | <u>164,024</u> |
| 北美洲                       | North America  |                                      |                |                |
| - 美国                      | 7,080  | 25,232                               | 73,900         | 106,212        |
| - 其他                      | 12,391   | 101                                  | 39             | 12,531         |
|                           | <u>19,471</u>  | <u>25,333</u>                        | <u>73,939</u>  | <u>118,743</u> |
| 西欧                        | Western Europe   |                                      |                |                |
| - 德国                      | 37,434   | -                                    | 3,620          | 41,054         |
| - 其他                      | 145,727  | 133                                  | 16,819         | 162,679        |
|                           | <u>183,161</u>   | <u>133</u>                           | <u>20,439</u>  | <u>203,733</u> |
| 总计                        | <u>305,839</u>   | <u>51,087</u>                        | <u>129,574</u> | <u>486,500</u> |

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

6. 跨国债权 (续)

6. Cross-border claims (continued)

|                    |                            | 银行及其他<br>金融机构<br>Banks and<br>other<br>financial<br>institutions | 公共机构<br>Public<br>sector<br>entities | 其他<br>Others   | 总计<br>Total    |
|--------------------|----------------------------|--|--------------------------------------|----------------|----------------|
|                    |                            | 港币百万元<br>HK\$m   | 港币百万元<br>HK\$m                       | 港币百万元<br>HK\$m | 港币百万元<br>HK\$m |
| 于 2005 年 12 月 31 日 | At 31 December 2005        |  |                                      |                |                |
| 亚洲, 不包括香港          | Asia, other than Hong Kong |  |                                      |                |                |
| - 中国内地             | - Mainland China           | 33,928   | 25,116                               | 15,818         | 74,862         |
| - 其他               | - Others                   | 62,836   | 851                                  | 10,936         | 74,623         |
|                    |                            | <u>96,764</u>  | <u>25,967</u>                        | <u>26,754</u>  | <u>149,485</u> |
| 北美洲                | North America              |  |                                      |                |                |
| - 美国               | - United States            | 8,202  | 29,856                               | 35,728         | 73,786         |
| - 其他               | - Others                   | 12,372   | 296                                  | 19             | 12,687         |
|                    |                            | <u>20,574</u>  | <u>30,152</u>                        | <u>35,747</u>  | <u>86,473</u>  |
| 西欧                 | Western Europe             |  |                                      |                |                |
| - 德国               | - Germany                  | 32,415   | -                                    | 3,399          | 35,814         |
| - 其他               | - Others                   | 116,724  | 412                                  | 15,830         | 132,966        |
|                    |                            | <u>149,139</u>   | <u>412</u>                           | <u>19,229</u>  | <u>168,780</u> |
| 总计                 | Total                      | <u>266,477</u>   | <u>56,531</u>                        | <u>81,730</u>  | <u>404,738</u> |

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

7. 逾期及经重组资产

7. Overdue and rescheduled assets

(a) 逾期贷款

(a) Gross amount of overdue loans

|                        | 2006                           |  | 2005                           |  |
|------------------------|--------------------------------|--|--------------------------------|--|
|                        | 金额<br>Amount<br>港币百万元<br>HK\$m | 占客户贷款总额<br>百分比<br>% of gross<br>advances to<br>customers | 金额<br>Amount<br>港币百万元<br>HK\$m | 占客户贷款总额<br>百分比<br>% of gross<br>advances to<br>customers |
| 客户贷款总额，已逾期：            |                                |  |                                |  |
|                        |                                |  |                                |  |
| - 超过 3 个月但不超<br>过 6 个月 | 318                            | 0.09%  | 329                            | 0.10%  |
| - 超过 6 个月但不超<br>过 1 年  | 202                            | 0.06%  | 595                            | 0.18%  |
| - 超过 1 年               | 838                            | 0.24%  | 1,921                          | 0.57%  |
| 逾期超过 3 个月之贷款           | <u>1,358</u>                   | <u>0.39%</u>   | <u>2,845</u>                   | <u>0.85%</u>   |

于 2006 年 12 月 31 日及 2005 年 12 月 31 日，没有逾期超过 3 个月之银行及其他金融机构贷款。

As at 31 December 2006 and 31 December 2005, there were no advances to banks and other financial institutions that were overdue for over three months.

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。

Advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid. Advances repayable by regular instalments are classified as overdue when an instalment payment is overdue 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.

未经审核之  
补充财务资料 (续) **Unaudited Supplementary Financial Information (continued)**

**7. 逾期及经重组资产(续) 7. Overdue and rescheduled assets (continued)**

(b) 经重组客户贷款

(b) Rescheduled advances to customers

|   | 2006   |                                | 2005   |                                |
|---|--|--------------------------------|--|--------------------------------|
|   | 占客户贷款总额<br>百分比<br>% of gross<br>advances to<br>customers | 金额<br>Amount<br>港币百万元<br>HK\$m | 占客户贷款总额<br>百分比<br>% of gross<br>advances to<br>customers | 金额<br>Amount<br>港币百万元<br>HK\$m |
| 经重组客户贷款                                 |  |                                |  |                                |
| Rescheduled<br>advances to<br>customers | <b>0.06%</b>   | <b>216</b>                     | 0.09%  | 310                            |

于 2006 年 12 月 31 日及 2005 年 12 月 31 日，没有经重组之银行及其他金融机构贷款。

As at 31 December 2006 and 31 December 2005, there were no rescheduled advances to banks and other financial institutions.

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。列示之经重组贷款并未扣除减值准备。

Rescheduled advances are those advances that have been restructured or renegotiated because of a 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. Rescheduled advances are stated before deduction of loan impairment allowances.

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

8. 收回资产

8. Repossessed assets held

|           | 2006       | 2005       |
|-----------|------------|------------|
|           | 港币百万元      | 港币百万元      |
|           | HK\$'m     | HK\$'m     |
| 收回资产之估计市值 | <b>309</b> | <b>431</b> |

收回资产是指本集团为解除贷款人部分或全部债务而得以存取或控制的资产，包括物业及证券（例如透过法庭程序或有关贷款人的自愿行动）。

Repossessed assets are properties or securities 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.

9. 风险管理

9. Risk management

集团银行业务

Banking Group

总览

集团深信良好的风险管理是企业成功的重要元素，因此，在日常经营中高度重视风险管理，并强调风险控制与业务增长及发展之间要取得有机平衡。集团业务的主要内在风险包括信誉风险、法律及合规风险、策略风险、信贷风险、市场风险、利率风险、流动资金风险及操作风险。集团的风险管理目标是在提高股东价值的同时确保风险控制在接受的水平之内。

Overview

The Group believes that sound risk management is crucial to the success of any organisation. In its daily operation, the Group attaches a high degree of importance to risk management and emphasises that a balance must be struck between risk control and business growth and development. The principal types of risk inherent in the Group's businesses are reputation risk, legal and compliance risk, strategic risk, credit risk, market risk, interest rate risk, liquidity risk and operational risk. The Group's risk management objective is to enhance shareholder value by maintaining risk exposures within acceptable limits.

风险管理管治架构

集团风险管理管治架构覆盖业务发展的全部过程，以保证在业务经营中的各类风险都能得到有效管理及控制。集团拥有完善的风险管理架构，并有一套全面的风险管理政策及程序，用以识别、量度、监察及控制可能出现的各类风险。集团亦定期重检及更新风险管理政策及程序，以配合市场及业务策略的转变。不同层面的风险承担者分别负责与其相关的风险管理责任。

Risk Management Governance Structure

The Group's risk management governance structure is designed to cover the whole process of all businesses and ensure various risks are properly managed and controlled in the course of conducting business. The Group has a sound risk management organisational structure. It implements a comprehensive set of policies and procedures to identify, measure, monitor and control various risks that may arise. These risk management policies and procedures are regularly reviewed and modified to reflect changes in markets and business strategies. Various groups of risk takers assume their respective responsibilities for risk management.

## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 风险管理管治架构 (续)

董事会代表着股东的利益，是集团风险管理的最高决策机构，并对风险管理负最终责任。董事会在其属下委员会的协助下，负责确定集团的总体风险管理策略，并确保集团具备有效的风险管理系统以落实执行有关策略。董事会下设常设委员会即风险委员会，负责监控本集团各类风险；审批高层次的风险相关政策，并监督其执行；审查重大的或高风险的风险承担或交易，并对认为不应该进行的交易行使否决权。稽核委员会协助董事会履行内部监控系统的监控职责。

总裁负责管理本集团各类风险，审批详细的风险管理政策，在董事会授权范围内审批重大风险承担或交易。风险总监负责协助总裁履行对各类风险日常管理的职责，提出新的风险管理策略、项目和措施以配合监管要求的变化，从而更好地监察及管理新业务、产品及营运环境转变而引致的风险。风险总监还根据授权负责审核重大风险承担或交易，并对认为不应该进行的交易行使否决权。

本集团的不同部门都有其相应的风险管理责任。业务部门是风险管理的第一道防线，而风险管理部门则独立于业务部门，负责各类风险的日常管理，以及草拟、检查和更新各类风险管理政策和程序。

集团的主要附属银行南商及集友，亦采用与集团一致的风险管理政策。这些附属公司独立执行其风险管理策略，并定期向集团管理层汇报。

#### Risk Management Governance Structure (continued)

The Board of Directors, representing the interests of shareholders, is the highest decision making authority of the Group and has the ultimate responsibility for risk management. The Board, with the assistance of its committees, has the primary responsibility for the formulation of risk management strategies and for ensuring that the Group has an effective risk management system to implement these strategies. The Risk Committee ("RC"), a standing committee established by the Board of Directors, is responsible for overseeing the Group's various types of risks, reviewing and approving high-level risk-related policies and overseeing their implementation, reviewing significant or high risk exposures or transactions and exercising its power of veto if it considers that any transaction should not proceed. The Audit Committee assists the Board in fulfilling its role in overseeing the internal control system.

The Chief Executive's ("CE") is responsible for managing the Group's various types of risks, approving detailed risk management policies, and approving material risk exposures or transactions within his authority delegated by the Board of Directors. The Chief Risk Officer ("CRO") assists the CE in fulfilling his responsibilities for the day-to-day management of risks. The CRO is responsible for initiating new risk management strategies, projects and measures that will enable the Group to better monitor and manage new risk issues or areas that may arise from time to time from new businesses, products and changes in the operating environment. He may also take appropriate initiatives in response to regulatory changes. The CRO is also responsible for reviewing material risk exposures or transactions within his delegated authority and exercising his power of veto if he believes that any transaction should not proceed.

Various departments of the Group have their respective risk management responsibilities. Business units act as the first line of defense while risk management units, which are independent from the business units, are responsible for the day-to-day management of different kinds of risks. Risk management units have the primary responsibilities for drafting, reviewing and updating various risk management policies and procedures.

The Group's principal banking subsidiaries, Nanyang and Chiyu, are subject to risk policies that are consistent with those of the Group. These subsidiaries execute their risk management strategies independently and report to the Group's management on a regular basis.



## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 信誉风险管理

信誉风险指因与本集团业务经营有关的负面报道, 不论是否属实, 可能引致集团客户基础缩小、需支付高昂的诉讼费用或收入减少的风险。信誉风险潜藏于各业务运作环节, 涉及面广。

为减低信誉风险, 集团制订并切实执行信誉风险管理政策。此政策为尽早识别和积极防范信誉风险事故提供了指引, 要求紧密监察外界的信誉风险事故, 并从金融业界已公开的信誉风险事件中汲取经验。

#### 法律及合规风险管理

法律风险指因不可执行合约、诉讼或不利判决而可能使本集团运作中断, 或对运作和财务状况造成不利影响的风险。合规风险指因未有遵守经营所在地对相关业务的监管规例而可能面临监管机构处罚的风险。风险总监领导法律及合规部, 负责制订及维护相应的政策指引, 主动识别和管理这些风险。

#### 策略风险管理

策略风险是指因在策略制订和实施过程中失当, 或未能对市场变化作出及时的调整, 从而影响集团现在或未来集团的财务和市场地位的风险。集团制定了策略风险管理政策, 为有关风险的管理和监督提供清晰的指引。

#### Reputation Risk Management

Reputation risk is the risk that negative publicity regarding the Group's business practices, whether genuine or not, might cause a potential decline in the Group's customer base or lead to costly litigation or revenue erosion. Reputation risk is inherent in every aspect of business operation and covers a wide spectrum of issues.

In order to mitigate reputation risk, the Group has formulated its Reputation Risk Management Policy that is diligently implemented. This policy provides guidance to prevent and manage reputation risk proactively at an early stage. It requires constant monitoring of external reputation risk incidents and published failures of risk incidents in the financial industry.

#### Legal and Compliance Risk Management

Legal risk is the risk that unenforceable contracts, lawsuits or adverse judgments may disrupt or otherwise negatively affect the operation or financial condition of the Group. Compliance risk is the risk of penalty arising from any failure to comply with relevant regulations governing the conduct of businesses in specific countries. By establishing and maintaining appropriate policies and guidelines, the CRO, working through the Legal and Compliance Department, is responsible for proactively identifying and managing these risks.

#### Strategic Risk Management

Strategic risk generally refers to the risks that may induce immediate or future negative impact on the financial and market positions of the Group because of poor strategic decisions, improper implementation of strategies and lack of response to the market. The Group has developed a Strategic Risk Management Policy that provides clear guidance for the management and oversight of such risks.

## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 信贷风险管理

信贷风险指因客户或交易对手未能或不愿意履行合约责任的风险。风险总监领导的风险管理部负责本集团信贷风险的集中化管理。本集团对不同客户或交易采用不同的信贷审批及监控程序。企业授信申请由风险管理单位进行独立审核及客观评估；零售授信交易包括住宅按揭贷款、私人贷款及信用卡等采取信贷评分系统审批；须由副总裁级或以上人员审批的大额授信申请，则由集团授信和其他业务专家组成的信贷评审委员会进行独立风险评审。

集团按金管局的贷款分类制度，实施八级信贷评级系统。风险管理部定期提供信贷风险管理报告，并按管理委员会、风险委员会、稽核委员会及董事会的特别要求，提供专题报告。

#### 市场风险管理

市场风险是指因为市场利率或价格波动导致出现亏损的风险。集团的市场风险包括来自客户业务及自营持仓。自营持仓每日均会按市值计价。市场风险根据风险委员会批核的风险限额进行管理。整体风险限额参照不同的风险因素，例如利率、汇率、商品及股票价格，再细分为不同限额。

风险管理部负责集团市场风险管理，确保整体和个别的市场风险均控制在集团可接受的风险水平之内；另每天对风险暴露进行监控，以确保控制在既定的风险限额内。

#### Credit Risk Management

Credit risk is the risk that a customer or counterparty will be unable to or unwilling to meet a commitment it has entered into with the Group. The Risk Management Department (RMD), under the supervision of the CRO, provides centralised management of credit risk within the Group. Different credit approval and control procedures are adopted according to the level of risk associated with the customer or transaction. Corporate credit applications are independently reviewed and objectively assessed by risk management units. A credit scoring system is used to process retail credit transactions, including residential mortgage loans, personal loans and credit cards. The Credit Risk Assessment Committee comprising experts from credit and other functions of the Group is responsible for making an independent assessment of all credit facilities which require the approval of Deputy Chief Executives or above.

The Group adopts an eight-grade facility grading structure according to HKMA's loan classification requirement. RMD provides regular credit management information reports and ad hoc reports to the Management Committee, RC, AC and Board of Directors.

#### Market Risk Management

Market risk is the risk of loss that results from movements in market rates and prices. The Group's market risk arises from customer-related business and proprietary trading. Trading positions are subject to daily marked-to-market valuation. Market risk is managed within the risk limits approved by RC. The overall risk limits are divided into sub-limits by reference to different risk factors, including interest rate, foreign exchange rate, commodity price and equity price.

RMD is responsible for the oversight of the Group's market risk to ensure that overall and individual market risks are within the Group's risk tolerance. Risk exposures are monitored on a day-to-day basis to ensure that they are within established risk limits.

未经审核之  
补充财务资料 (续)

Unaudited Supplementary Financial Information (continued)

9. 风险管理 (续)

9. Risk management (continued)

市场风险管理 (续)

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,风险持仓可能造成的损失。集团采用市场利率及价格的历史变动趋势、99%置信水平及1天持有期等基准,计算组合及个别涉险值。

以下表格详述中银香港自营市场风险持仓的涉险值。

Market Risk Management (continued)

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. The Group uses historical movements in market rates and prices, a 99% confidence level and a 1-day holding period to calculate portfolio and individual VAR.

The following table sets out the VAR for all trading market risk exposure of BOCHK

|                     |                                | 12月31日         | 全年最低数值                  | 全年最高数值                  | 全年平均数值               |
|---------------------|--------------------------------|----------------|-------------------------|-------------------------|----------------------|
|                     |                                | At 31 December | Minimum during the year | Maximum during the year | Average for the year |
| 港币百万元               | HK\$m                          |                |                         |                         |                      |
| 所有市场风险持仓之涉险值 - 2006 | VAR for all market risk - 2006 | 1.5            | 1.3                     | 5.0                     | 2.8                  |
|                     | - 2005                         | 1.8            | 1.2                     | 5.8                     | 2.6                  |
| 汇率风险持仓之涉险值          | VAR for foreign exchange risk  | 1.7            | 0.7                     | 5.3                     | 2.8                  |
|                     | - 2005                         | 1.2            | 0.6                     | 5.2                     | 1.9                  |
| 利率风险持仓之涉险值          | VAR for interest rate risk     | 0.7            | 0.7                     | 3.0                     | 1.6                  |
|                     | - 2005                         | 1.4            | 0.9                     | 3.7                     | 2.1                  |
| 股票风险持仓之涉险值          | VAR for equity risk            | 0.5            | 0.1                     | 1.0                     | 0.3                  |
|                     | - 2005                         | 0.1            | 0.0                     | 0.5                     | 0.1                  |

截至2006年12月31日,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为港币250万元(2005年:港币200万元),其标准差为港币150万元(2005年:港币180万元)。

For the year ended 31 December 2006, the average daily revenue of BOCHK earned from market risk-related trading activities was HK\$2.5 million (2005: HK\$2.0 million). The standard deviation of these daily trading revenues was HK\$1.5 million (2005: HK\$1.8 million).

利率风险管理

集团的利率风险主要是结构性风险。结构性持仓的主要利率风险类别为:

利率重订风险 - 由于资产及负债到期日或重订价格期限可能出现错配

利率基准风险 - 不同交易的不同定价基准,令资产的收益率和负债的成本可能会在同一重订价格期间以不同的幅度变化

Interest Rate Risk Management

The Group's interest rate risk exposures are mainly structural. The major types of interest rate risk from structural positions are:

repricing risk - mismatches in the maturity or repricing periods of assets and liabilities

basis risk - different pricing basis for different transactions so that yield on assets and cost of liabilities may change by different amounts within the same repricing period

## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 利率风险管理 (续)

集团的资产负债管理委员会主责利率风险管理；委员会制订的利率风险管理政策须由风险委员会审批。集团每日识别及衡量利率风险。司库部根据既定政策对利率风险进行管理，财务部密切监察有关风险，并定期向风险委员会及资产负债管理委员会汇报。

缺口分析是集团用来量度利率重订风险的工具之一。这项分析提供资产负债状况的到期情况及重订价格特点的静态资料。集团采用利率衍生工具来对冲利率风险，在一般情况下会利用简单的利率互换合约对冲有关风险。

盈利及经济价值对利率变化的敏感度（涉险盈利及涉险经济价值）通过模拟孳息曲线平衡移动 200 个基点的利率震荡来计算。涉险盈利及涉险经济价值分别控制在经风险委员会核定的占当年预算净利息收入及最新资本基础的一个特定百分比之内。有关结果定期向资产负债管理委员会及风险委员会报告。

集团透过情景分析，监察利率基准风险因收益率及成本率不同步变化对净利息收入所预计产生的影响，及设定相同订息基准的资产负债比例以作监控。

#### Interest Rate Risk Management (continued)

The Group's Asset and Liability Management Committee ("ALCO") maintains oversight of interest rate risk and RC sanctions the interest rate risk management policies formulated by ALCO. The interest rate risk is identified and measured on a daily basis. The Treasury Department manages the interest rate risk according to the established policies. The Finance Department closely monitors the related risks and the results are reported to RC and ALCO regularly.

Gap analysis is one of the tools used to measure the Group's exposure to repricing risk. This provides the Group with a static view of the maturity and repricing characteristics of its balance sheet positions. The Group uses interest rate derivatives to hedge its interest rate exposures and in most cases, plain vanilla interest rate swaps are used.

Sensitivities of earnings and economic value to interest rate changes (Earnings at Risk and Economic Value at Risk) are assessed through a hypothetical interest rate shock of 200 basis points across the yield curve on both sides. Earnings at Risk and Economic Value at Risk are controlled respectively within an approved percentage of the projected net interest income for the year and the latest capital base as sanctioned by RC. The results are reported to ALCO and RC on a regular basis.

The impact of basis risk is gauged by the projected change in net interest income under scenarios of imperfect correlation in the adjustment of the rates earned and paid on different instruments. Ratios of assets to liabilities with similar pricing basis are established to monitor such risk.

## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 流动资金风险管理

流动资金管理的目标是令集团即使在恶劣市况下，仍能按时应付所有到期债务，以及为其资产增长和策略机会提供所需资金，避免要在紧急情况下被迫出售资产套现。

集团业务所需的资金主要来自零售及企业客户的存款。此外，集团亦可发行存款证以获取长期资金，或透过调整集团资产组合内的投资组合获取资金。集团将资金大部分用于贷款、投资债务证券或拆放同业。

集团透过现金流分析和检视存款稳定性、风险集中性、错配比率、贷存比率及投资组合的流动资金状况，来监察流动资金风险。集团资产负债管理策略的主要目标，是要在有效的风险管理机制内保持足够的流动性和资本金水平，同时争取最佳回报。资产负债管理委员会负责制订政策方针（包括流动风险应变计划），风险委员会负责审批流动资金管理政策。司库部根据既定政策对流动资金风险进行管理。财务部负责监察集团的流动资金风险，定期向管理层及资产负债管理委员会汇报。

#### 操作风险管理

操作风险涉及因内部流程不完善或失效、人为过失、电脑系统故障或外部突发事件等因素造成损失的风险。风险管理部负责监察中银香港整体的操作风险管理框架。

#### Liquidity Risk Management

The aim of liquidity management is to enable the Group to meet, even under adverse market conditions, all its maturing repayment obligations on time, and to fund all its asset growth and strategic opportunities without forced liquidation of its assets at short notice.

The Group funds its operations principally by accepting deposits from retail and corporate depositors. In addition, the Group may issue certificates of deposit to secure long-term funds. Funding may also be secured through adjusting the asset mix in the Group's investment portfolio. The Group uses the majority of funds raised to extend loans, to purchase debt securities or to conduct interbank placements.

The Group monitors the liquidity risks using cash flow analysis and by examining deposit stability, concentration risk, mismatch ratios, loan-to-deposit ratio and liquidity profile of the investment portfolio. The primary objective of the Group's asset and liability management strategy is to achieve optimal returns while ensuring adequate levels of liquidity and capital within an effective risk control framework and ALCO is responsible for establishing these policy directives (including the liquidity contingency plan), and RC sanctions the liquidity management policies. The Treasury Department manages the liquidity risk according to the established policies. The Finance Department monitors the Group's liquidity risks and reports to the management and ALCO regularly.

#### Operational Risk Management

Operational risk relates to the risk of loss resulting from inadequate or failed internal processes, people and systems, or from external events. RMD oversees the entire operational risk management framework of BOCHK.

## 未经审核之 补充财务资料 (续)

## Unaudited Supplementary Financial Information (continued)

### 9. 风险管理 (续)

### 9. Risk management (continued)

#### 操作风险管理 (续)

集团建立了有效的内部控制程序, 对所有重大活动订下详细的政策及监控措施。设置适当的职责分工和独立授权乃集团紧守的基本原则。各业务部门透过识别、评估及控制潜在于业务流程、活动及产品内的风险, 承担管理及汇报其内部操作风险的责任, 风险管理部对其变化进行定期监督及持续检查。风险管理部制定企业层面的操作风险管理政策及程序, 由风险委员会审批。风险管理部对操作风险状况进行评估, 记录操作风险损失数据, 并向风险委员会及高级管理层汇报操作风险事项。

集团对支援紧急或灾难事件时的业务运作备有紧急事故应变方案, 并维持充足的后备设施及定期进行演练。集团已购买保险, 以减低因操作风险引致的潜在损失。

#### 资本管理

资本管理的主要目标是维持与其综合风险状况相称的资本实力, 同时为股东带来最大回报。集团定期检讨其资本结构, 并在有需要时考虑调整资本组合, 以达致最低的整体资本成本。资产负债管理委员会负责监控集团的资本充足性。在报表披露的经营期间内, 本集团的资本水平符合各项法定要求。

#### 压力测试

集團以壓力測試輔助各項風險的分析工作。壓力測試是一種風險管理工具, 用以評估當市場或宏觀經濟因素急劇變化並產生極端不利的經營環境時銀行風險暴露的情況。集團定期進行壓力測試, 資產負債管理委員會根據風險委員會批准的限額, 對壓力測試的結果進行監控, 並向董事會及風險委員會匯報測試結果。

#### Operational Risk Management (continued)

The Group has put in place an effective internal control process which requires the establishment of detailed policies and control procedures for all the key activities. Proper segregation of duties and independent authorisation are the fundamental principles followed by the Group. The management of respective business lines is responsible for managing and reporting operational risks specific to their business units by identifying, assessing and controlling the risks inherent in their business processes, activities and products. These are followed by periodic monitoring and ongoing review of changes by RMD. RMD formulates corporate-level policies and procedures concerning operational risk management which are approved by RC. RMD evaluates the operational risk profile, records operational risk data and reports operational risk issues to RC and senior management.

Business continuity plans are in place to support business operations in the event of emergency or disaster. Adequate backup facilities are maintained and periodic drills are conducted. The Group also arranges insurance cover to reduce potential losses in respect of operational risk.

#### Capital Management

The major objective of capital management is to maximise total shareholders' return while maintaining a capital adequacy position in relation to the Group's overall risk profile. The Group periodically reviews its capital structure and adjusts the capital mix where appropriate to achieve the lowest overall cost of capital. ALCO monitors the Group's capital adequacy. The Group has complied with all the statutory capital standards for all the periods presented in the report.

#### Stress Testing

The Group supplements the analysis of various types of risks with stress testing. Stress testing is a risk management tool for estimating the Group's risk exposures under stressed conditions arising from extreme but plausible market or macroeconomic movements. These tests are conducted on a regular basis and ALCO monitors the results against limits approved by RC. Stress test results are also reported to the Board and RC regularly.

## 释义

在本年报中，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  |
| 「中银香港（控股）董事会」 | 中银香港（控股）有限公司的董事会  |
| 「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（BVI）」     | BOC Hong Kong (BVI) Limited，根据英属处女群岛法例注册成立之公司，并为中银香港（集团）之全资附属公司       |
| 「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                      |
| 「中银香港（控股）」    | 中银香港（控股）有限公司，根据香港法例注册成立之公司  |
| 「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   |
| 「上市规则」        | 香港联合交易所有限公司证券上市规则   |
| 「内地」或「中国内地」   | 中华人民共和国内地   |
| 「强积金」         | 强制性公积金  |
| 「强积金条例」       | 强制性公积金计划条例，香港法例第 485 章（修订）  |
| 「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  |
| 「认股权计划」       | 中银香港（控股）股东于 2002 年 7 月 10 日有条件地批准及采纳的认股权计划（前称 2002 认股权计划）             |

## 释义 (续)

| 词汇       | 涵义  |
|----------|---|
| 「股份储蓄计划」 | 中银香港(控股)股东于 2002 年 7 月 10 日有条件地批准及采纳的股份储蓄计划(前称 2002 股份储蓄计划) |
| 「会计准则」   | 会计实务准则  |
| 「联交所」    | 香港联合交易所有限公司   |
| 「涉险值」    | 风险持仓涉险值   |



## Definitions

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

| Terms                           | Meanings   |
|---------------------------------|--|
| “AC”                            | The Audit Committee  |
| “ALCO”                          | The Asset and Liability Management Committee   |
| “ATM”                           | Automated Teller Machine   |
| “Board” or “Board of Directors” | The Board of Directors of BOCHK  |
| “Board of BOCHK (Holdings)”     | The Board of Directors of BOCHK (Holdings)   |
| “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   |
| “BOC (BVI)”                     | BOC Hong Kong (BVI) Limited, a company incorporated under the laws of the British Virgin Islands and a wholly owned subsidiary of BOC Hong Kong (Group) Limited  |
| “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 BOCHK (Holdings)  |
| “BOCHK (Holdings)”              | BOC Hong Kong (Holdings) Limited, a company incorporated under the laws of Hong Kong   |
| “BOCI-Prudential Manager”       | BOCI-Prudential Asset Management Limited, a company incorporated under the laws of Hong Kong, in which BOCI Asset Management Limited, a wholly owned subsidiary of BOC International Holdings Limited, and Prudential Corporation Holdings Limited hold equity interests of 64% and 36% respectively |
| “BOCI-Prudential Trustee”       | BOCI-Prudential Trustee Limited, a company incorporated under the laws of Hong Kong, in which BOC Group Trustee Company Limited and Prudential Corporation Holdings Limited hold equity interests of 64% and 36% respectively  |
| “CAR”                           | Capital Adequacy Ratio, 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 Third Schedule of the Banking Ordinance   |
| “CE”                            | Chief Executive  |
| “Central SAFE”                  | Central SAFE Investments Limited (previously known as China SAFE investments Ltd.)   |
| “Chiyu”                         | Chiyu Banking Corporation Limited, a company incorporated under the laws of Hong Kong, in which BOCHK holds an equity interest of 70.49%   |
| “CRO”                           | Chief Risk Officer   |
| “Group”                         | The Bank and its subsidiaries collectively referred as the Group   |
| “HKAS(s)”                       | Hong Kong Accounting Standard(s)   |

## Definitions (continued)

| Terms                          | Meanings  |
|--------------------------------|---|
| “HKAS-Int”                     | HKAS Interpretation   |
| “HKFRS(s)”                     | Hong Kong Financial Reporting Standard(s)   |
| “HKICPA”                       | Hong Kong Institute of Certified Public Accountants   |
| “HKMA”                         | Hong Kong Monetary Authority  |
| “Hong Kong” or “Hong Kong SAR” | Hong Kong Special Administrative Region   |
| “Listing Rules”                | The Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited                                    |
| “Mainland China”               | The mainland of the PRC   |
| “MPF”                          | Mandatory Provident Fund  |
| “MPF Schemes Ordinance”        | The Mandatory Provident Fund Schemes Ordinance, Chapter 485 of the Laws of Hong Kong, as amended                            |
| “Nanyang”                      | Nanyang Commercial Bank, Limited, a company incorporated under the laws of Hong Kong and a wholly owned subsidiary of BOCHK |
| “ORSO schemes”                 | The Occupational Retirement Schemes under Occupational Retirement Schemes Ordinance, Chapter 426 of the Laws of Hong Kong   |
| “PRC”                          | The People’s Republic of China  |
| “RC”                           | The Risk Committee  |
| “RMB” or “Renminbi”            | Renminbi, the lawful currency of the PRC  |
| “RMD”                          | The Risk Management Department  |
| “Share Option Scheme”          | The Share Option Scheme conditionally approved and adopted by the shareholders of the Bank on 10 July 2002                  |
| “Sharesave Plan”               | The Sharesave Plan conditionally approved and adopted by the shareholders of the Bank on 10 July 2002                       |
| “SME(s)”                       | Small and medium-sized enterprise(s)  |
| “Stock Exchange”               | The Stock Exchange of Hong Kong Limited   |
| “US”                           | The United States of America  |
| “VAR”                          | Value at Risk   |