

中銀香港(控股)有限公司(「本公司」)董事會宣布本公司及其附屬公司(「本集團」)截至二零零二年六月三十日止六個月未經審核的中期業績如下：

The Directors of BOC Hong Kong (Holdings) Limited (the "Company") are pleased to announce the unaudited consolidated interim results of the Company and its subsidiaries (the "Group") for the six months ended 30 June 2002 as follows:

综合财务摘要 Consolidated Financial Highlights

		未經審核		
		截至		截至
		二零零二年	二零零一年	二零零一年
		六月三十日	六月三十日	十二月三十一日
		止六個月	止六個月	止十二個月
		Unaudited		
		Six months ended		Year ended
		30 June	30 June	31 December
		2002	2001	2001
		港币百萬元	港币百萬元	港币百萬元
于期内	For the period ended	HK\$'m	HK\$'m	HK\$'m
提取准备前的经营溢利	Operating profit before provisions	6,002	7,122	13,162
提取准备后的经营溢利	Operating profit after provisions	4,236	5,274	5,750
除税前溢利	Profit before taxation	4,211	5,079	3,733
除税后溢利	Profit after taxation	3,481	4,271	2,901
股东应占溢利	Profit attributable to shareholders	3,418	4,195	2,768
		港币元	港币元	港币元
		HK\$	HK\$	HK\$
每股计	Per share			
经调整后每股盈利 ¹	Earnings per share, as adjusted ¹	0.323	0.397	0.262
		未經審核		截至
		截至		二零零一年
		二零零二年		十二月三十一日
		六月三十日		
		Unaudited		
		30 June		31 December
		2002		2001
		港币百萬元		港币百萬元
		HK\$'m		HK\$'m
于期末	At period end			
股东资金	Shareholders' funds	53,654		52,170
已发行及缴足股本	Issued and fully paid share capital	52,864		52,864
资产总额	Total assets	737,778		766,140

综合财务摘要 (续)

Consolidated Financial Highlights (continued)

财务比率	Financial Ratios	未经审核		
		截至		截至
		二零零二年 六月三十日 止六个月	二零零一年 六月三十日 止六个月	二零零一年 十二月三十一日 止十二个月
		Unaudited		
		Six months ended	30 June	Year ended
		30 June	30 June	31 December
		2002	2001	2001
		%	%	%
平均总资产回报率 (年率) ²	Return on average total assets (annualised) ²	0.93	1.06	0.36
平均股东资金回报率 (年率) ³	Return on average shareholders' funds (annualised) ³	12.92	—	7.31
成本对收入比率	Cost to income ratio	32.57	28.71	30.76
不履约贷款比率 ⁴	Non-performing loan ratio ⁴	8.97	—	10.99
贷存比率 ⁵	Loans to deposits ratio ⁵	51.95	53.73	53.27
平均流动资金比率 ⁶	Average liquidity ratio ⁶	41.26	—	39.88
资本充足比率 ⁷	Capital adequacy ratio ⁷	14.68	—	14.38

¹ 经调整后每股盈利乃经调整附注7及附注15所述之股份合并的影响。

² 截至二零零二年及二零零一年六月三十日止六个月内(「期间」)之平均总资产回报率是按照除税后溢利除以期内起首及结尾的总资产余额之平均数计算。二零零一年之平均总资产回报率是按照除税后溢利除以年内每日的总资产余额之平均数计算。

³ 平均股东资金回报率乃根据股东应占溢利除以平均股东资金计算。平均股东资金以期内起首及结尾的股东资金余额之平均数计算。(二零零一年平均股东资金已考虑期内所出现之资本化事项。)

¹ Earnings per share, as adjusted is calculated after adjusting for the effect of the share consolidation as further described in Note 7 and Note 15 respectively.

² Return on average total assets for the six months ended 30 June 2002 and 2001 (the "periods") are calculated by dividing the profit after taxation with the average of the opening and closing balance of total assets for the periods. Return on average total assets for the year 2001 is calculated by dividing the profit after taxation with the daily average balance of total assets for the year.

³ Return on average shareholders' funds is calculated by dividing the profit attributable to shareholders with the average shareholders' funds. Average shareholders' funds are calculated as the average of the opening and closing balance of shareholders' funds for the periods. Average shareholders' funds for the year 2001 are calculated taking into account of certain capitalisation events.

综合财务摘要 (续)

Consolidated Financial Highlights (*continued*)

- 4 于二零零二年六月二十六日，中国银行(香港)有限公司(「中银香港」)，向中国 银行开曼群岛分行出售帐面总值约11,401,000,000港元(扣除特别准备约2,679,000,000港元)之贷款(附注21(a))。此等出售贷款于二零零一年十二月三十一日资产负债表内之余额约为7,269,000,000港元，而已提取之特别准备则约为2,538,000,000港元。若出售已于二零零一年年底进行，则其时之不履约贷款将为9.06%。
- 5 贷存比率为期间结馀日数字。
- 6 截至二零零二年六月三十日止期间之平均流动资金比率为中银香港在有关期内每月之平均流动资金比率之简单平均数。二零零一年平均流动资金比率是中银香港在二零零一年十月一日(重组合并日)至二零零一年十二月三十一日止三个月内每月之平均流动资金比率之简单平均数。重组合并前，各合并行之流动资金比率是独自管理。
- 7 未经调整资本充足比率为包括中银香港及香港金融管理局按监管规定要求指定之附属公司，并按照《银行业条例》附表三综合计算之比率。鉴于集团重组于二零零一年十月一日发生，中银香港之资本充足比率自该日起才开始呈列。
- 4 On 26 June 2002, Bank of China (Hong Kong) Limited ("BOCHK") disposed of loans with a gross book value of HK\$11,401 million net of specific provisions of HK\$2,679 million to Bank of China Grand Cayman Branch (Note 21(a)). As at 31 December 2001, the outstanding balance of non-performing loans which were disposed of in 2002 amounted to HK\$7,269 million and specific provisions made in respect of such non-performing loans amounted to HK\$2,538 million. Had the disposal taken place as at 31 December 2001, the non-performing loans as a percentage of total advances to customers would have been 9.06%.
- 5 Loans to deposits ratio is for the periods end.
- 6 The average liquidity ratio for the period ended 30 June 2002 is calculated as the simple average of each calendar month's average liquidity ratio of BOCHK. The average liquidity ratio for 2001 is calculated as simple average of each calendar month's average liquidity ratio of BOCHK for the 3 months from 1 October 2001 (the date of the Restructuring and Merger) to 31 December 2001. Prior to the Restructuring and Merger, the liquidity ratio of each of the individual banks before the reorganisation was managed on an individual basis.
- 7 The unadjusted capital adequacy ratio is computed on the consolidated basis which comprises the positions of BOCHK and certain subsidiaries specified by the Hong Kong Monetary Authority for its regulatory purposes and in accordance with the Third Schedule of the Banking Ordinance. The Restructuring and Merger occurred on 1 October 2001 and hence the Capital Adequacy Ratio for BOCHK was only presented as from that date.