

(十一) 職員退休福利計劃(續)

本集團對強積金計劃之供款乃按照香港《強制性公積金計劃條例》，根據每位成員每月之有關入息之百分之五計算，而有關入息則以港幣二萬元為上限。

於年內對該等有界定供款成份之計劃及強積金計劃之供款共為港幣一千四百八十萬零三千元(二〇〇五年為港幣一千零七十八萬元)。

該計劃的界定福利部份及另一界定福利退休計劃(共同參照為「該等退休計劃」)之供款，是由精算師定期評估該等退休計劃之資產負債而釐定。該等退休計劃根據成員之最後薪金作為計算福利之基準，由本集團承擔所有成本。

該等退休計劃最近期一次之精算估值於二〇〇六年十二月三十一日，由專業精算師華信惠悅顧問有限公司根據香港會計師公會所頒佈之香港會計準則第十九號作評估，該等退休計劃之界定福利義務的現值及服務成本均以預計單位貸記法計算。於估值日，該等退休計劃之注資水平達167%(二〇〇五年為181%)。

於二〇〇六年十二月三十一日資產負債表內確認之金額分析如下：

該等退休計劃資產之公平價值

已累積界定福利義務之現值
未確認之精算收益

於資產負債表內確認之資產淨額

於收益表內確認之金額如下：

服務成本
利息成本
預期該等退休計劃資產之回報
已確認之精算虧損淨額

包括在年內退休福利成本之收入淨額

截至二〇〇六年十二月三十一日止之年度，該等退休計劃資產之實際回報為港幣七千八百一十一萬七千元(二〇〇五年為港幣二千三百七十五萬二千元)。

11 Staff retirement schemes (continued)

The Group's contributions to the MPF schemes are based on 5% of the monthly relevant income of each employee up to a maximum monthly relevant income of HK\$20,000 in accordance with the Hong Kong Mandatory Provident Fund Schemes Ordinance.

The contributions to schemes with defined contribution arrangements and the MPF schemes during the year amounted to HK\$14,803,000 (2005: HK\$10,780,000) in aggregate.

For the DB section of the Scheme and the defined benefit pension scheme (collectively referred to as the "Plan"), the contributions are determined based on periodic valuations by qualified actuaries of the assets and liabilities of the Plan. The Plan provides benefits based on members' final salary. The costs are solely funded by the Group.

The latest actuarial valuation of the Plan was performed in accordance with HKAS 19 issued by the Hong Kong Institute of Certified Public Accountants as at 31 December 2006 by Watson Wyatt Hong Kong Limited, a professional actuarial firm. The present value of the defined benefit obligation and current service cost of the Plan are calculated based on the projected unit credit method. At the valuation date, the Plan had a funding level of 167% (2005: 181%).

The amounts recognised in the balance sheet as at 31 December 2006 are analysed as follows:

	2006 HK\$'000	2005 HK\$'000
Fair value of Plan assets	523,329	451,796
Present value of the funded defined benefit obligation	(312,993)	(249,687)
Unrecognised actuarial gains	(16,531)	(17,035)
Net asset recognised in the balance sheet	<u>193,805</u>	<u>185,074</u>

The amounts recognised in the income statement are as follows:

	2006 HK\$'000	2005 HK\$'000
Current service cost	(11,945)	(12,450)
Interest cost	(10,293)	(8,553)
Expected return on Plan assets	31,100	29,534
Net actuarial losses recognised	<u>(131)</u>	<u>(225)</u>
Net income for the year included in retirement benefit costs	<u>8,731</u>	<u>8,306</u>

The actual return on Plan assets for the year ended 31 December 2006 was HK\$78,117,000 (2005: HK\$23,752,000).

(十一) 職員退休福利計劃(續)

年內界定福利義務之變動如下：

於一月一日之界定福利義務現值
服務成本
利息成本
實際福利支出
精算虧損/(收益)

於十二月三十一日之實際界定福利義務

年內該等退休計劃資產公平價值之變動如下：

於一月一日該等退休計劃資產之公平價值
預期該等退休計劃資產之回報
實際福利支出
精算收益/(虧損)

於十二月三十一日該等退休計劃資產之公平價值

該等退休計劃資產主要分類如下：

股權證券
債券證券
現金

總額

該等退休計劃之資產包括本行之普通股股票，市值為港幣二千二百六十六萬九千元(二〇〇五年為港幣一千六百七十四萬四千元)及存放在本行之存款總值為港幣一億四千九百五十一萬五千元(二〇〇五年為港幣一億二千一百零八萬元)。

在評估時所採用之主要精算假設如下：

折算率
該等退休計劃之長期平均資產回報率
該計劃之界定福利部份之長期平均薪酬
升幅

界定福利退休計劃之退休金增長幅度

截至二〇〇六年十二月三十一日及二〇〇五年十二月三十一日止年度並無對削減或結算作出影響。

11 Staff retirement schemes (continued)

The movements in the defined benefit obligation during the year are as follows:

	2006 HK\$'000	2005 HK\$'000
Present value of obligation at 1 January	249,687	252,338
Current service cost	11,945	12,450
Interest cost	10,293	8,553
Actual benefits paid	(6,584)	(6,859)
Actuarial losses/(gains)	47,652	(16,795)
Actual obligation at 31 December	312,993	249,687

The movements in the fair value of the Plan assets during the year are as follows:

	2006 HK\$'000	2005 HK\$'000
Fair value of Plan assets at 1 January	451,796	434,903
Expected return on Plan assets	31,100	29,534
Actual benefits paid	(6,584)	(6,859)
Actuarial gains/(losses)	47,017	(5,782)
Fair value of Plan assets at 31 December	523,329	451,796

The major categories of the Plan assets are as follows:

	2006		2005	
	HK\$'000	%	HK\$'000	%
Equities	262,757	50.2	239,605	53.0
Bonds	98,708	18.9	86,044	19.1
Cash	161,864	30.9	126,147	27.9
Total	523,329	100.0	451,796	100.0

The amount of the Plan assets included ordinary shares issued by the Bank with a market value of HK\$22,669,000 (2005: HK\$16,744,000) and deposits with the Bank of HK\$149,515,000 (2005: HK\$121,080,000).

The principal actuarial assumptions adopted in the valuation are as follows:

	2006 %	2005 %
Discount rate	3.8	4.3
Long-term average return on Plan assets	7.0	7.0
Long-term average rate of salary increase for the DB section of the Scheme	6.0	5.0
Pension increase rate for the defined benefit pension scheme	3.0	3.0

There was no curtailment or settlement impact for the years ended 31 December 2006 and 2005.

(十二) 稅項

(a) 於綜合收益表支銷之稅項如下：

當期稅項：
– 香港利得稅
– 海外稅項
遞延稅項：
– 有關短暫差額之產生及轉回

香港利得稅已按本年度估計應評稅溢利以稅率百分之十七點五(二〇〇五年為百分之十七點五)計算。海外稅項已按本年度估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

(b) 本集團有關除稅前溢利之稅項與假若採用香港之稅率而計算之理論稅額之差額如下：

除稅前溢利
以稅率百分之十七點五(二〇〇五年為百分之十七點五)計算
不可扣稅之支出對稅項之影響
無需課稅之收入對稅項之影響
使用以往未有確認之稅項虧損對稅項之影響
與其他國家不同稅率之影響
往年度準備不足/(剩餘)
其他
稅項

12 Income tax

(a) Taxation charged in the consolidated income statement represents:

	2006 HK\$'000	2005 HK\$'000
Current taxation:		
– Hong Kong profits tax	219,734	157,784
– overseas taxation	6,090	9,043
Deferred taxation:		
– Relating to the origination and reversal of temporary differences	91,674	30,124
	<u>317,498</u>	<u>196,951</u>

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

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

	2006 HK\$'000	2005 HK\$'000
Profit before taxation	1,923,287	1,305,766
Calculated at a taxation rate of 17.5% (2005: 17.5%)	336,575	228,509
Tax effect of expenses not deductible for taxation purposes	7,548	11,661
Tax effect of income not subject to taxation	(34,736)	(32,966)
Tax effect of utilisation of tax losses not previously recognised	(6,527)	(189)
Effect of different taxation rates in other tax jurisdictions	1,855	1,158
Under/(over) provision of taxation in respect of prior years	8,977	(13,924)
Others	3,806	2,702
Income tax	<u>317,498</u>	<u>196,951</u>

(十三) 股東應佔溢利

股東應佔溢利中計有港幣十二億九千六百四十一萬四千元乃列於本行收益表內(二〇〇五年為港幣九億六千七百二十八萬八千元)。

13 Profit attributable to shareholders

The profit attributable to shareholders is dealt with in the financial statements of the Bank to the extent of HK\$1,296,414,000 (2005: HK\$967,288,000).

(十四) 股息

已派中期股息，每股普通股港幣八角
(二〇〇五年派每股普通股港幣五角
七仙)
擬派末期股息，每股普通股港幣二元
六角(二〇〇五年派每股普通股港幣
二元一角三仙)

於二〇〇七年二月二十八日舉行之會議
上，董事會擬派末期股息每股普通股港
幣二元六角。此項擬派股息並無於本財
務報表中列作應付股息，惟將於截至二
〇〇七年十二月三十一日止年度列作保
留溢利分派。

(十五) 每股盈利

每股盈利乃按本集團之股東應佔溢利港
幣十六億零五百七十八萬九千元(二〇
〇五年為港幣十一億零八百八十一萬五
千元)及是年度已發行普通股股份二億
三千二百一十九萬零一百一十五股(二
〇〇五年為二億三千二百一十九萬零一
百一十五股)計算。於二〇〇五年十二
月三十一日及二〇〇六年十二月三十一
日年結日並無潛在攤薄現有之股份。

(十六) 庫存現金及短期資金

14 Dividends

	2006 HK\$'000	2005 HK\$'000
Interim dividend paid of HK\$0.80 (2005: HK\$0.57) per ordinary share	185,752	132,348
Proposed final dividend of HK\$2.60 (2005: HK\$2.13) per ordinary share	<u>603,694</u>	<u>494,565</u>
	<u>789,446</u>	<u>626,913</u>

At a meeting held on 28 February 2007 the directors proposed a final dividend of HK\$2.60 per ordinary share. This proposed dividend is not reflected as a dividend payable in these financial statements, but will be reflected as an appropriation of retained earnings for the year ending 31 December 2007.

15 Earnings per share

The calculation of basic earnings per share is based on the Group's profit attributable to the shareholders of HK\$1,605,789,000 (2005: HK\$1,108,815,000) and the weighted average number of 232,190,115 (2005: 232,190,115) ordinary shares in issue during the year. There were no dilutive potential shares in existence during the years ended 31 December 2006 and 2005.

16 Cash and short-term funds

	本集團 The Group		本行 The Bank	
	2006	2005	2006	2005
		重列 Restated		重列 Restated
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Cash and balances with banks and other				
庫存現金及存放同業	1,249,972	1,146,488	1,244,127	1,143,741
Money at call and short notice	<u>22,247,942</u>	<u>17,069,629</u>	<u>22,132,189</u>	<u>17,042,640</u>
	<u>23,497,914</u>	<u>18,216,117</u>	<u>23,376,316</u>	<u>18,186,381</u>

(十七) 商業票據

17 Trade bills

		本集團及本行 The Group and the Bank	
		2006	2005
		HK\$'000	HK\$'000
商業票據	Trade bills	171,385	162,330
貸款減值準備[註釋(二十四)]	Impairment allowances on loans and advances (note 24)	(630)	(165)
		<u>170,755</u>	<u>162,165</u>

(十八) 持作買賣用途之證券

18 Trading securities

		本集團 The Group		本行 The Bank	
		2006	2005	2006	2005
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
			重列 Restated		重列 Restated
公平價值：	At fair value:				
債務證券	Debt securities				
– 香港上市	– Listed in Hong Kong	518,571	237,626	518,571	237,626
– 海外上市	– Listed outside Hong Kong	51,728	–	51,728	–
– 非上市	– Unlisted	1,343,457	1,713,702	1,343,457	1,713,702
		<u>1,913,756</u>	<u>1,951,328</u>	<u>1,913,756</u>	<u>1,951,328</u>
股權證券	Equity securities				
– 香港上市	– Listed in Hong Kong	137,447	131,792	–	–
– 海外上市	– Listed outside Hong Kong	–	830	–	–
		<u>137,447</u>	<u>132,622</u>	<u>–</u>	<u>–</u>
股權投資基金	Equity investment fund				
– 香港上市	– Listed in Hong Kong	–	5	–	–
		<u>2,051,203</u>	<u>2,083,955</u>	<u>1,913,756</u>	<u>1,951,328</u>

(十八)持作買賣用途之證券(續) 18 Trading securities (continued)

	本集團		本行	
	2006	2005 重列 Restated	2006	2005 重列 Restated
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
債務證券包括：	Included within debt securities are:			
– 持有之存款證	49,985	65,472	49,985	65,472
– 國庫券				
(包括外匯基金票據)	1,243,725	1,505,551	1,243,725	1,505,551
– 其他債務證券	620,046	380,305	620,046	380,305
	<u>1,913,756</u>	<u>1,951,328</u>	<u>1,913,756</u>	<u>1,951,328</u>

持作買賣用途之證券，
其發行人為：

Trading securities are analysed by issuer as follows:

	本集團		本行	
	2006	2005 重列 Restated	2006	2005 重列 Restated
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行 公營機構	Central governments and central banks			
	1,813,631	1,794,710	1,813,631	1,794,710
銀行和其他金融機構 企業	Public sector entities			
	21,333	61,527	10,360	51,335
	Banks and other financial institutions			
	126,570	134,500	49,985	65,472
	89,669	93,218	39,780	39,811
	<u>2,051,203</u>	<u>2,083,955</u>	<u>1,913,756</u>	<u>1,951,328</u>

(十九) 衍生金融工具

19 Derivative financial instruments

下列為各項重大持作買賣用途衍生金融工具之未經雙邊淨額結算安排之名義或合約金額、公平價值、信貸風險比重金額及重置成本：

The following is a summary of the notional or contractual amounts, fair values, credit risk weighted amounts and replacement costs of each significant type of derivatives which are for trading purposes, without taking into account the effects of bilateral netting arrangements:

本集團	The Group	名義/ 合約金額		公平價值		名義/ 合約金額		公平價值	
		Notional/ contractual amount	2006 HK\$'000	資產 Assets 2006 HK\$'000	負債 Liabilities 2006 HK\$'000	Notional/ contractual amount	2005 HK\$'000	資產 Assets 2005 HK\$'000	負債 Liabilities 2005 HK\$'000
外匯合約	Exchange rate contracts								
遠期合約	Forward contracts	270,829	2,262	134	574,315	2,363	677		
貨幣掉期	Currency swaps	1,554,730	–	1,638	232,473	128	–		
沽出期權	Options written	511,552	–	2,466	426,492	–	3,165		
購入期權	Options purchased	539,163	2,384	–	511,939	2,804	–		
		2,876,274	4,646	4,238	1,745,219	5,295	3,842		
利率合約	Interest rate contracts								
利率掉期	Interest rate swaps	5,985,343	14,316	277,646	5,757,322	49,405	141,191		
		5,985,343	14,316	277,646	5,757,322	49,405	141,191		
股權合約	Equity contracts								
沽出期權	Options written	313,206	–	2,341	435,224	–	2,232		
購入期權	Options purchased	265,108	2,271	–	352,228	1,999	–		
		578,314	2,271	2,341	787,452	1,999	2,232		
信貸衍生工具 合約	Credit derivative contracts	544,460	5,180	–	232,653	–	8,291		
		9,984,391	26,413	284,225	8,522,646	56,699	155,556		

買賣交易包括為執行客戶買賣指令或對沖該等持倉量而持有的金融工具盤。

The trading transactions include positions arising from the execution of trade orders from customers or transactions taken to hedge these positions.

(十九) 衍生金融工具 (續)

19 Derivative financial instruments (continued)

本行	The Bank	名義/ 合約金額	公平價值		名義/ 合約金額	公平價值	
		Notional/ contractual amount	資產 Assets	負債 Liabilities	Notional/ contractual amount	資產 Assets	負債 Liabilities
		2006 HK\$'000	2006 HK\$'000	2006 HK\$'000	2005 HK\$'000	2005 HK\$'000	2005 HK\$'000
外匯合約	Exchange rate contracts						
遠期合約	Forward contracts	270,829	2,262	134	574,315	2,363	677
貨幣掉期	Currency swaps	1,554,730	-	1,638	232,473	128	-
沽出期權	Options written	511,552	-	2,466	426,492	-	3,165
購入期權	Options purchased	598,974	2,471	-	535,938	2,873	-
		2,936,085	4,733	4,238	1,769,218	5,364	3,842
利率合約	Interest rate contracts						
利率掉期	Interest rate swaps	5,985,343	14,316	277,646	5,757,322	49,405	141,191
		5,985,343	14,316	277,646	5,757,322	49,405	141,191
股權合約	Equity contracts						
沽出期權	Options written	313,206	-	2,341	435,224	-	2,232
購入期權	Options purchased	313,208	2,341	-	435,228	2,232	-
		626,414	2,341	2,341	870,452	2,232	2,232
信貸衍生工具合約	Credit derivative contracts	544,460	5,180	-	232,653	-	8,291
		10,092,302	26,570	284,225	8,629,645	57,001	155,556

		本集團 The Group		本行 The Bank	
		2006 HK\$'000	2005 HK\$'000	2006 HK\$'000	2005 HK\$'000
信貸風險比重金額	Credit risk weighted amount				
外匯合約	Exchange rate contracts	8,625	7,060	8,967	7,214
利率合約	Interest rate contracts	8,442	18,659	8,442	18,659
股權合約	Equity contracts	8,091	11,327	10,567	14,174
		25,158	37,046	27,976	40,047
重置成本	Replacement cost				
外匯合約	Exchange rate contracts	4,646	5,295	4,733	5,364
利率合約	Interest rate contracts	14,316	49,405	14,316	49,405
股權合約	Equity contracts	2,271	1,999	2,341	2,232
信貸衍生工具合約	Credit derivative contracts	5,180	-	5,180	-
		26,413	56,699	26,570	57,001

(十九) 衍生金融工具(續)

此等工具之合約金額只顯示於結算日未完成之交易量，並不代表風險大小。由於市場利率、匯率或股權價格波動，衍生工具可能形成有利(資產)或不利(負債)。衍生金融資產及負債之公平價值總額可隨時有重大的波動。

信貸風險比重金額是根據香港《銀行業條例》第三附表及香港金融管理局之指引而計算。所計算之金額視乎另一訂約方之狀況及每類合約之到期情況而定。

重置成本指按市值標價而其價值為正數之所有合約之替代成本(假設另一訂約方不履行合約義務)，並以價值為正數之合約按市值標價計算。重置成本是此等合約於結算日信貸風險之約數估計。

19 Derivative financial instruments (continued)

The contractual amounts of these instruments indicate the volume of transactions outstanding as at the balance sheet date and they do not represent amounts at risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates, foreign exchange rates or equity prices relative to their terms. The aggregate fair values of derivative financial assets and liabilities can fluctuate significantly from time to time.

The credit risk weighted amounts are the amounts which have been calculated in accordance with the Third Schedule of the Hong Kong Banking Ordinance and guidelines issued by the Hong Kong Monetary Authority. The amounts calculated are dependent upon the status of the counterparty and the maturity characteristics of each type of contract.

Replacement cost is the cost of replacing all contracts which have a positive value when marked to market (should the counterparty default on its obligations) and is obtained by marking to market contracts with a positive value. Replacement cost is a close approximation of the credit risk for these contracts at the balance sheet date.

(二十) 以公平價值誌入損益賬之金融資產

20 Financial assets designated at fair value through profit or loss

	本集團		本行	
	The Group		The Bank	
	2006	2005	2006	2005
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
公平價值：	At fair value:			
債務證券	Debt securities			
– 香港上市				
		1,274,161	1,173,013	1,259,426
– 海外上市				
		1,199,328	1,213,568	1,199,328
– 非上市				
		1,424,186	538,595	893,567
	3,445,781	3,897,675	2,925,176	3,352,321

以公平價值誌入損益賬之金融資產，其發行人為：

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

	本集團		本行	
	The Group		The Bank	
	2006	2005	2006	2005
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
公營機構	331,019	339,506	331,019	339,506
銀行和其他金融機構	1,104,678	940,814	673,062	635,328
企業	2,010,084	2,617,355	1,921,095	2,377,487
	3,445,781	3,897,675	2,925,176	3,352,321

(二十一)可供出售之證券

21 Available-for-sale securities

		本集團		本行	
		2006	2005 重列 Restated	2006	2005 重列 Restated
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
公平價值：	At fair value:				
債務證券	Debt securities				
– 香港上市	– Listed in Hong Kong	78,560	258,795	78,560	258,795
– 海外上市	– Listed outside Hong Kong	501,820	1,294,939	501,820	1,294,939
– 非上市	– Unlisted	2,314,301	2,269,950	2,314,301	2,269,950
		<u>2,894,681</u>	<u>3,823,684</u>	<u>2,894,681</u>	<u>3,823,684</u>
股權證券	Equity securities				
– 香港上市	– Listed in Hong Kong	579,003	277,684	152,829	74,290
– 非上市	– Unlisted	9,824	6,882	3,192	250
		<u>588,827</u>	<u>284,566</u>	<u>156,021</u>	<u>74,540</u>
股權投資基金	Equity investment fund				
– 香港上市	– Listed in Hong Kong	56,022	24,711	28,703	4,318
– 非上市	– Unlisted	158,941	67,963	–	–
		<u>214,963</u>	<u>92,674</u>	<u>28,703</u>	<u>4,318</u>
		<u>3,698,471</u>	<u>4,200,924</u>	<u>3,079,405</u>	<u>3,902,542</u>
上市證券公平價值	Fair value of listed securities	<u>1,218,347</u>	<u>1,856,129</u>	<u>764,854</u>	<u>1,632,342</u>
債務證券包括：	Included within debt securities are:				
– 持有之存款證	– certificates of deposit held	392,159	433,144	392,159	433,144
– 其他債務證券	– other debt securities	2,502,522	3,390,540	2,502,522	3,390,540
		<u>2,894,681</u>	<u>3,823,684</u>	<u>2,894,681</u>	<u>3,823,684</u>

可供出售之證券，其發行人為：

Available-for-sale securities are analysed by issuer as follows:

		本集團		本行	
		2006	2005 重列 Restated	2006	2005 重列 Restated
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行 公營機構	Central governments and central banks	–	867,129	–	867,129
	Public sector entities	600,638	673,499	600,638	673,499
銀行及其他金融機構 企業	Banks and other financial institutions	1,546,251	1,779,716	1,474,679	1,730,085
	Corporate entities	1,551,582	880,580	1,004,088	631,829
		<u>3,698,471</u>	<u>4,200,924</u>	<u>3,079,405</u>	<u>3,902,542</u>

(二十二)持至到期證券

22 Held-to-maturity securities

	本集團 The Group		本行 The Bank	
	2006	2005 重列 Restated	2006	2005 重列 Restated
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
上市債務證券之攤銷成本：	Listed debt securities, at amortised cost:			
– 香港上市	209,870	124,547	148,911	87,472
– 海外上市	290,706	524,734	154,741	442,096
	500,576	649,281	303,652	529,568
非上市債務證券之攤銷成本	Unlisted debt securities, at amortised cost			
	3,853,237	3,057,397	3,834,153	3,021,883
	4,353,813	3,706,678	4,137,805	3,551,451
上市債務證券之公平價值	Fair value of listed debt securities			
	500,409	632,588	303,835	513,673
債務證券包括：	Included within debt securities are:			
– 持有之存款證	318,782	399,741	318,782	398,898
– 其他債務證券	4,035,031	3,306,937	3,819,023	3,152,553
	4,353,813	3,706,678	4,137,805	3,551,451

持至到期證券，其發行人為：

Held-to-maturity securities are analysed by issuer as follows:

	本集團 The Group		本行 The Bank	
	2006	2005 重列 Restated	2006	2005 重列 Restated
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行 公營機構	Central governments and central banks			
	87,609	88,979	49,960	49,908
銀行和其他金融機構 企業	Public sector entities			
	98,712	355,556	67,786	347,469
	Banks and other financial institutions			
	3,012,039	2,314,157	2,886,304	2,278,296
	1,155,453	947,986	1,133,755	875,778
	4,353,813	3,706,678	4,137,805	3,551,451