

(A) Capital adequacy ratio

Capital adequacy ratio as at 31 December	於十二月三十一日 資本充足比率
Core capital adequacy ratio as at 31 December	於十二月三十一日 核心資本充足比率

As mentioned in note 47(e) on the capital management of the Bank, new approaches are used in the calculation of the regulatory capital and capital charges following the adoption of the Banking (Capital) Rules effective from 1 January 2007. Accordingly, the capital adequacy ratios for the two years are not directly comparable. The comparative quantitative information concerned is also not required to be presented.

The capital adequacy ratio and core capital adequacy ratio are computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited, Fubon Credit (Hong Kong) Limited, Fubon Factors (Hong Kong) Limited, Fubon Bank Vanuatu Limited and Fubon Hong Kong (Taiwan) Co., Ltd. as required by the HKMA for its regulatory purposes.

In accordance with the Banking (Capital) Rules, the Group has adopted the “standardised approach” for the risk-weighted assets for credit risk and market risk and the “basic indicator approach” for the calculation of operational risk.

The Group’s capital adequacy is managed by Asset and Liability Committee. Key tools adopted by the Group to assess its capital adequacy include capital budgeting, monitoring and stress testing. Annual capital budget is prepared during annual budgeting process to assess adequacy of the Group’s capital to support current and future business activities taking into account of projected business growth and also any new business activities. The annual budget is approved by the Board of Directors. Actual capital adequacy and also return on capital of individual business units and also bankwide basis is measured and compared against the approved budget on a regular basis. In addition, regular stress testing and scenario analysis of major sources of risk faced by the Group is performed on capital adequacy.

(A) 資本充足比率

The Group 本集團	
2007 二零零七年 %	2006 二零零六年 %
14.42	16.60
9.77	12.84

如本行有關資本管理之附註47(e)所述，繼採用自二零零七年一月一日起生效的銀行業資本規則後，法定資本及資本需求乃採用新方法予以計算。因此，兩個年度的資本充足比率乃不可直接比較。有關可資比較定量資料亦不必呈列。

資本充足比率及核心資本比率是根據綜合基準計算，該基準包括金管局為其監管目的所須之富邦銀行(香港)有限公司、富邦財務(香港)有限公司、富邦貼現(香港)有限公司、台灣富銀股份有限公司之狀況。

按照《銀行業(資本)規則》，本集團已採用「標準化方法」信貸風險及市場風險之風險加權資產以及採用「基本指標方法」計算營運風險。

本集團之資本充足性乃由資產負債管理委員會管理。本集團評估其資本充足性而採用之主要方法包括資本預算、監控及壓力測試。年度資本預算乃於評估本集團之資本充足性之年度預算過程中編製，以支持現有及未來業務活動，並計及預計業務增長及任何新業務活動。年度預算乃由董事會批准。定期於全行範圍內計量實際資本充足性及各個業務部門之資本回報率並將彼等與獲批准預算作比較。此外，本集團定期對資本充足性及本集團所面對之主要風險來源進行壓力測試及情況分析。

(A) Capital adequacy ratio (continued)*(i) Capital base*

The components of the total capital base after deductions used in the calculation of the above capital adequacy ratios as at 31 December and reported under Part II of the banking return "Capital Adequacy Return" (MA(BS)3) are analysed as follows:

(A) 資本充足比率(續)*(i) 資本基礎*

用於計算上述於十二月三十一日之資本充足比率及在「資本充足比率申報表」(MA(BS)3)第II部中申報的資本基礎總額在扣減後的組成部分分析如下：

		The Group 本集團	
		2007 二零零七年 HK\$'000 千港元	2006 二零零六年 HK\$'000 千港元
Core Capital	核心資本		
Paid up ordinary share capital	繳足股款的普通股股本	1,172,160	1,172,160
Reserves (including retained earnings)	儲備(包括保留盈利)	1,533,639	1,528,953
Share premium	股份溢價	749,778	749,778
Profit and loss account	溢利及虧損帳	229,145	122,104
Total deduction from core capital	自核心資本扣減總額	(116,355)	-
Core capital after deduction	扣減後的核心資本	3,568,367	3,572,995
Eligible supplementary capital	可計算的附加資本		
Reserves on revaluation of land and interest in land	土地及土地權益 價值重估儲備	23,701	36,868
Reserves on revaluation of holdings of available-for-sale securities	持作可供出售證券價 值重估儲備	(87,656)	3,118
Collective impairment allowance	綜合減值撥備	82,126	81,404
Regulatory reserve	法定儲備	213,447	129,572
Term subordinated notes	有期後償票據	1,559,980	1,555,700
Total deduction from eligible supplementary capital	可計算的附加資本扣減總額	(93,633)	-
Supplementary capital after deduction	扣減後的附加資本	1,697,965	1,806,662
Total deductions from the core capital and supplementary capital	自核心資本及附加資本扣減總額		(701,967)
Total capital base after deductions	扣減後的資本基礎總額	5,266,332	4,677,690
Total deductions from the core capital and supplementary capital	自核心資本及附加資本扣減總額	(209,988)	

(A) Capital adequacy ratio (continued)*(i) Capital base (continued)*

The comparatives of the components of the core capital and supplementary capital were not restated on the ground that different approaches were used to calculate its regulatory capital in years ended 31 December 2007 and 2006.

All of the Bank's investments in subsidiaries except for Fubon Credit (Hong Kong) Limited, Fubon Factors (Hong Kong) Limited, Fubon Bank Vanuatu Limited and Fubon Hong Kong (Taiwan) Co., Ltd. are deducted from the core capital and supplementary capital.

(B) Liquidity ratio

Average liquidity ratio for the year

年內平均流動資金比率

The average liquidity ratio is computed as the simple average of each calendar month's average ratio, as reported in Part I(2) of the "Return of Liquidity Position of an Authorised Institution" (MA(BS)1E) calculated in accordance with the Forth Schedule to the Hong Kong Banking Ordinance.

The ratio for the year is computed on a consolidated basis which comprises the positions of Fubon Bank (Hong Kong) Limited, Fubon Credit (Hong Kong) Limited and Fubon Bank Vanuatu Limited as required by the HKMA for its regulatory purposes.

(A) 資本充足比率(續)*(i) 資本基礎(續)*

由於截至二零零七年及二零零六年十二月三十一日止年度內採用不同方法計算其法定資本，並無重列核心資本及附加資本的組成部分的比較數字。

本行於附屬公司(不包括富邦財務(香港)有限公司、富邦貼現(香港)有限公司、Fubon Bank Vanuatu Limited及台灣富銀股份有限公司)之所有投資乃扣減自核心資本及附加資本。

(B) 流動資金比率

The Group 本集團	
2007 二零零七年 %	2006 二零零六年 %
44.35	44.51

平均流動資金比率是以每個曆月平均比率的簡單平均數計算。每個曆月平均比率乃根據《香港銀行業條例》附表四的規定計算並與「認可機構流動資金狀況申報表」(MA(BS)1E)第I(2)部中申報的數字相同。

年內比率是根據綜合基準計算，該基準包括金管局為其監管目的所須之富邦銀行(香港)有限公司、富邦財務(香港)有限公司及Fubon Bank Vanuatu Limited之狀況。

(C) Further analysis on advances to customers analysed by industry sector

Advances to customers analysed by industry sector and the coverage of collateral is as follows. The economic sector analysis is based on the categories and definitions used by the HKMA.

(C) 按行業分析的客戶貸款的進一步分析

按行業及有抵押貸款百分比分析的客戶貸款如下。經濟行業分析乃基於金管局所採用的類別及定義。

		The Group 本集團			
		2007 二零零七年		2006 二零零六年	
		% of		% of	
		Gross loans and advances 借貸及貸款 總額 HK\$'000 千港元	gross loans covered by collateral 有抵押之貸款 佔貸款總額之 百分比	Gross loans and advances 借貸及貸款 總額 HK\$'000 千港元	gross loans covered by collateral 有抵押之貸款 佔貸款總額之 百分比
Gross advances for use in Hong Kong	在香港使用的貸款總額				
Industrial, commercial and financial	工商金融				
- Property development	- 物業發展	59,453	66.36	29,392	31.47
- Property investment	- 物業投資	5,874,005	69.51	4,900,296	67.96
- Financial concerns	- 金融企業	678,349	6.44	484,250	11.19
- Stockbrokers	- 股票經紀	144,323	97.79	157,371	100.00
- Wholesale and retail trade	- 批發及零售業	221,630	12.54	202,404	19.68
- Manufacturing	- 製造業	1,634,110	23.04	1,059,535	32.94
- Transport and transport equipment	- 運輸及運輸設備	699,036	88.01	756,247	84.63
- Information technology	- 資訊科技	14,395	94.45	61,663	8.49
- Others	- 其他	2,649,604	40.32	3,185,770	45.67
Individuals	個人				
- Loans for the purchase of flats under the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	- 購買「居者有其屋計劃」、「私人參建居屋計劃」及「租者置其屋計劃」樓宇的貸款	7,300	100.00	3,275	100.00
- Loans for the purchase of other residential properties	- 購買其他住宅物業的貸款	7,272,919	95.36	6,946,882	94.73
- Credit card advances	- 信用卡貸款	533,187	-	504,157	-
- Others	- 其他	894,852	52.53	1,299,707	66.67
Trade finance	貿易融資	20,683,163		19,590,949	
Gross advances for use outside Hong Kong	在香港以外使用的貸款總額	2,169,800	13.69	943,406	13.30
		8,780,049	44.08	5,379,996	59.09
Gross advances to customers	客戶貸款總額	31,633,012	56.87	25,914,351	64.81

(C) Further analysis on advances to customers analysed by industry sector (continued)**(C) 按行業分析的客戶貸款的進一步分析(續)**

Analysis of the Group's impaired advances in respect of industry sectors which account for 10% or more of gross advances to customers:

按行業分析佔客戶貸款總額 10% 或以上的本集團減值貸款如下：

		The Group 本集團					Loans written off during the year
		Overdue advances	Impaired advances	Individual impairment allowances	Collective impairment allowances	New provisions charged to income statement during the year	Loans written off during the year
		逾期貸款	減值貸款	個別減值撥備	綜合減值撥備	年內於收益表內 扣除之新撥備	年內撇賬 之貸款
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元
As at 31 December 2007	於二零零七年十二月三十一日						
- Property investment	- 物業投資	9,988	12,429	2,286	3,287	1,747	14,823
- Loans for the purchase of other residential properties	- 購買其他住宅物業的 貸款	1,683	7,928	597	2,264	597	-
- Gross advances for use outside Hong Kong	- 在香港以外使用 的貸款總額	76,436	109,458	44,170	38,272	31,515	23,179

		The Group 本集團					Loans written off during the year
		Overdue advances	Impaired advances	Individual impairment allowances	Collective impairment allowances	New provisions charged to income statement during the year	Loans written off during the year
		逾期貸款	減值貸款	個別減值撥備	綜合減值撥備	年內於收益表內 扣除之新撥備	年內撇賬 之貸款
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
		千港元	千港元	千港元	千港元	千港元	千港元
As at 31 December 2006	於二零零六年十二月三十一日						
- Property investment	- 物業投資	75,961	86,439	15,369	2,104	473	-
- Loans for the purchase of other residential properties	- 購買其他住宅物業的 貸款	1,408	10,147	106	3,377	1,269	1,163
- Gross advances for use outside Hong Kong	- 在香港以外使用 的貸款總額	53,118	100,290	46,509	31,952	44,152	3,423

(D) Overdue and rescheduled assets*(i) Overdue advances to customers*

Gross advances to customers which have been overdue with respect to either principal or interest for periods of:	客戶貸款之本金或利息有逾期：
- 6 months or less but over 3 months	- 六個月或以下惟三個月以上
- 1 year or less but over 6 months	- 一年或以下惟六個月以上
- Over 1 year	- 超過一年
Current market value of collateral held against the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分所持有的抵押品的現行市價
Covered portion of overdue loans and advances	逾期借貸及貸款的有抵押部分
Uncovered portion of overdue loans and advances	逾期借貸及貸款的無抵押部分
Amount of expected recoveries from companies in liquidation in respect of the covered portion of overdue loans and advances	就逾期借貸及貸款的有抵押部分中預期從清盤公司收回之價值
Individually assessed impairment allowances in respect of advances overdue for more than three months	就逾期超過三個月之貸款所作之個別評估減值撥備

Collateral held with respect to overdue loans and advances are mainly residential properties, cash deposits with the Group, and equipments against hire purchase and leasing loans.

(D) 逾期及經重組資產*(i) 逾期客戶貸款*

The Group 本集團			
2007 二零零七年		2006 二零零六年	
HK\$'000 千港元	% of total advances 佔貸款總額 之百分比	HK\$'000 千港元	% of total advances 佔貸款總額 之百分比
32,948	0.10	22,120	0.09
32,926	0.10	24,958	0.10
47,703	0.15	108,084	0.42
113,577	0.36	155,162	0.60
37,379		22,811	
50,859		95,015	
62,718		60,147	
113,577		155,162	
16,432		73,459	
58,642		63,612	

就逾期借貸及貸款而持有之抵押品主要為住宅物業、存放於本集團的現金存款及就租購及租賃貸款而抵押之設備。

(D) Overdue and rescheduled assets (continued)*(i) Overdue advances to customers (continued)*

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

Overdue assets of the Group comprise advances to customers only as at 31 December 2007 and 2006.

(ii) Rescheduled advances to customers

Rescheduled loans and advances are those loans and advances which 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 are non-commercial to the Group. Rescheduled loans and advances to customers are stated net of any loans and advances that have subsequently become overdue for over 3 months and can be analysed as follows:

Rescheduled advances to customers 重定還款期的客戶貸款

(D) 逾期及經重組資產(續)*(i) 逾期客戶貸款(續)*

有指定還款期的借貸及貸款在其本金或利息逾期並於年末仍未支付時被分類為已逾期。分期付款償還的貸款在部分分期貸款已逾期且於年末仍未支付時被視為已逾期。按要求償還的貸款在借款人收到償還要求但並無根據要求通知還款及/或在貸款已持續超出已知會借款人的獲批准的限額，而超出已知會借款人所核准限額的時間比貸款逾期的時間更長時分類為已逾期。

僅於二零零七年及二零零六年十二月三十一日，本集團的逾期資產只包括客戶貸款。

(ii) 重定還款期的客戶貸款

重定還款期的貸款及借貸是指由於借款人財政狀況轉壞或無法按原定還款期還款，而被重定還款期的或重新議定的客戶借貸及貸款，而經修訂的還款計劃對於本集團屬非商業條款。重定還款期的借貸及貸款乃扣除已隨後逾期超過三個月的任何借貸及貸款列賬，並可分析如下：

The Group 本集團			
2007 二零零七年		2006 二零零六年	
HK\$'000 千港元	% of total advances 佔貸款總額 之百分比	HK\$'000 千港元	% of total advances 佔貸款總額 之百分比
42,779	0.14	52,792	0.20

(D) Overdue and rescheduled assets (continued)

(iii) Geographical analysis of overdue loans and advances to customers

Hong Kong 香港
Other 其他地區

		The Group 本集團			
		As at 31 December 2007 於二零零七年十二月三十一日			
	Gross loans and advances 借貸及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期 借貸及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元	
Hong Kong	25,741,152	112,295	171,121	71,160	
Other	5,891,860	1,282	1,282	922	
	31,633,012	113,577	172,403	72,082	

Hong Kong 香港
Other 其他地區

		The Group 本集團			
		As at 31 December 2006 於二零零六年十二月三十一日			
	Gross loans and advances 借貸及 貸款總額 HK\$'000 千港元	Overdue loans and advances 已逾期 借貸及貸款 HK\$'000 千港元	Impaired loans (individually determined) 減值貸款 (個別釐定) HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元	
Hong Kong	23,066,870	151,563	235,514	80,139	
Other	2,847,481	3,599	4,370	1,648	
	25,914,351	155,162	239,884	81,787	

The above geographical analysis is classified by the location of the borrowers after taking into account the transfer of risk. In general, risk transfer applies when a loan is guaranteed by a party situated in an area different from the counterparty.

No collective impairment allowance is allocated to any geographical segment as at 31 December 2007 and 2006.

以上地區分析按借款所在地，經計及風險轉移後而劃定。一般而言，若貸款的擔保人所處地區與交易對手方不同，則風險轉移至擔保人的所在地區。

於二零零七年及二零零六年十二月三十一日，概無綜合減值撥備分派予任何地區分部。

(E) Cross border claims

Cross border claims are on-balance sheet exposures of counterparties based on the location of counterparties after taking into account the transfer of risk. For a claim guaranteed by a party situated in a country different from the counterparty, risk will be transferred to the country of the guarantor. For a claim on the branch of a bank or other financial institution, the risk will be transferred to the country where its head office is situated. Claims on individual countries or areas, after risk transfer, amounting to 10% or more of the aggregate cross border claims are shown as follows:

(E) 跨境債權

跨境債權資料是資產負債表上呈示考慮了風險轉移後按交易另一方所在地計算的風險。由與交易方不同的國家的一方作出擔保的債權風險將轉至擔保方的國家賬項中。銀行或其他金融機構分行的債權風險則轉至其總部所在國家的賬項中。轉移風險後達總跨境債權10%或以上的個別國家或地區債權如下：

		The Group 本集團				
		As at 31 December 2007 於二零零七年十二月三十一日				
		Banks	Other financial institutions	Public sector entities	Others	Total
<i>Figures in HK\$Million</i>	百萬港元	銀行	其他 金融機構	公營機構	其他	總額
Asia Pacific excluding Hong Kong of which Taiwan	亞州太平洋地區 (不包括香港) 台灣	4,078	78	7	4,700	8,863
		628	-	-	1,833	2,461
North America	北美洲	1,137	898	161	251	2,447
Western Europe of which Germany	西歐 德國	9,454	80	-	134	9,668
		2,411	-	-	-	2,411

		The Group 本集團				
		As at 31 December 2006 於二零零六年十二月三十一日				
		Banks	Other financial institutions	Public sector entities	Others	Total
<i>Figures in HK\$Million</i>	百萬港元	銀行	其他 金融機構	公營機構	其他	總額
Asia Pacific excluding Hong Kong of which South Korea of which Taiwan	亞州太平洋地區 (不包括香港) 南韓 台灣	5,061	-	4	1,668	6,733
		1,885	-	-	-	1,885
		828	-	-	1,173	2,001
North America	北美洲	281	-	1	317	599
Western Europe of which Germany	西歐 德國	7,685	324	-	435	8,444
		3,223	-	-	-	3,223

(E) Cross border claims (continued)

The Group revised its cross border claims as at 31 December 2006 in accordance with an update of the place of operations for those claims.

(F) Non-bank Mainland exposures

The analysis of non-bank Mainland exposures includes the exposures of the Bank and certain of its subsidiaries on the basis agreed with the HKMA.

(E) 跨境債權(續)

本集團於二零零六年十二月三十一日按照該等債權經營地點的更新，對其跨境債權進行修訂。

(F) 內地非銀行業之風險

內地非銀行業之風險按金管局協議包括本行及其若干附屬公司風險而分析。

		The Group 本集團 2007 二零零七年			
		On-balance sheet exposures 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Mainland entities Companies and individuals outside the Mainland where the credit is granted for use in Mainland	內地機構 授出之信貸用於內地之內地 以外公司及個人	85,196	24,751	109,947	448
		6,342,272	2,197,299	8,539,571	42,855
		6,427,468	2,222,050	8,649,518	43,303
		The Group 本集團 2006 二零零六年			
		On-balance sheet exposures 資產負債表內 之風險 HK\$'000 千港元	Off-balance sheet exposures 資產負債表外 之風險 HK\$'000 千港元	Total 總額 HK\$'000 千港元	Individually assessed impairment allowances 個別評估 減值撥備 HK\$'000 千港元
Mainland entities Companies and individuals outside the Mainland where the credit is granted for use in Mainland	內地機構 授出之信貸用 於內地之內地以外 公司及個人	157,489	19,687	177,176	413
		4,272,751	1,469,202	5,741,953	45,937
		4,430,240	1,488,889	5,919,129	46,350

Note: The balances of exposures reported above include gross advances and other claims on customers.

註：以上呈列之風險結餘包括貸款總額及其他客戶之債權。

(G) Currency concentration

The Group's net positions or net structural positions in foreign currencies are disclosed as follows when each currency constitutes 10% or more of the respective total net position or total net structural position in all foreign currencies:

(G) 外幣持盤量

本集團個別外幣的淨持有額或淨結構性倉盤若佔所持有外匯淨盤總額或結構性倉盤總額的10%或以上，便作出如下披露：

<i>Equivalent in HK\$ Million</i> 百萬港元等值		The Group 本集團				
		As at 31 December 2007 於二零零七年十二月三十一日				
		US dollars 美元	Chinese Renminbi 人民幣	Euros 歐元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	20,267	143	1,205	2,474	24,089
Spot liabilities	現貨負債	(17,461)	(146)	(1,906)	(3,965)	(23,478)
Forward purchase	遠期買入	36,956	1,566	4,363	8,290	51,175
Forward sales	遠期賣出	(40,372)	(1,350)	(3,714)	(6,734)	(52,170)
Net option position	期權盤淨額	-	-	-	-	-
Net long / (short) position	長/(短)盤淨額	(610)	213	(52)	65	(384)
Net structural position	結構性倉盤淨額	31	-	-	-	31

<i>Equivalent in HK\$ Million</i> 百萬港元等值		The Group 本集團				
		As at 31 December 2006 於二零零六年十二月三十一日				
		US dollars 美元	Chinese Renminbi 人民幣	Euros 歐元	Other foreign currencies 其他外幣	Total foreign currencies 外幣總額
Spot assets	現貨資產	15,199	139	622	2,842	18,802
Spot liabilities	現貨負債	(14,739)	(139)	(636)	(3,327)	(18,841)
Forward purchase	遠期買入	9,627	200	4,269	1,619	15,715
Forward sales	遠期賣出	(10,073)	(1)	(4,255)	(1,123)	(15,452)
Net option position	期權盤淨額	(4)	-	-	-	(4)
Net long / (short) position	長/(短)盤淨額	10	199	-	11	220
Net structural position	結構性倉盤淨額	31	-	-	-	31

The net option position is calculated on the basis of the delta-weighted position of options contracts. Net structural position includes the structural positions of the Bank's overseas subsidiaries involved in foreign exchange.

期權倉盤淨額乃根據所有外匯期權合約的「得爾塔加權持倉」為基準計算。結構性淨倉盤包括涉及外匯的本行海外分行的機構性淨倉盤。

(H) Capital charge for credit, market and operational risks*(i) Capital requirement for credit risk*

The capital requirements on each class of exposures calculated under the standardised (credit risk) approach at the balance sheet date can be analysed as follows:

		The Group 本集團 2007 二零零七年 HK\$'000 千港元
Classes of exposures	風險類型	
Public sector entity	公營機構	8,349
Bank	銀行	326,790
Securities firm	證券公司	12,028
Corporate	企業	1,228,092
Collective Investment Scheme	集體投資計劃	12,234
Regulatory retail exposures	監管零售風險	305,428
Residential mortgage loans	住宅按揭貸款	281,247
Other exposures which are not past due	並未過期之其他風險	368,719
Past due	過期	9,406
Total capital requirements for on-balance sheet exposures	資產負債表內之風險之資本需求總額	2,552,293
Direct credit substitutes	直接信貸替代品	41,765
Transaction-related contingencies	與交易有關的或然項目	4,860
Trade-related contingencies	與貿易有關之或然項目	14,849
Forward forward deposits placed	遠期預約放款	4,953
Other commitments	其他承擔	20,155
Exchange rate contracts	匯率合約	36,854
Interest rate contracts	利率合約	13,231
Equity contracts	股票合約	21,755
Debt security contracts or other commodity contracts	債務證券合約或其他商品合約	443
Total capital requirements for off-balance sheet exposures	資產負債表外之風險之資本需求總額	158,865
Total capital requirement for credit risk	信貸風險之資本需求總額	2,711,158

The disclosure is made by multiplying the Group's risk-weighted amount derived from the relevant calculation approach by 8%, not the Bank's actual "regulatory capital".

(H) 信貸、市場及營運風險的資本需求*(i) 信貸風險的資本需求*

於結算日，根據標準(信貸風險)方法計算的各類型風險的資本需求分析如下：

有關披露乃由相關計算方法得出的本集團風險加權金額乘以8%而作出，而並非本行的實際「法定資本」。

**(H) Capital charge for credit, market and operational risks
(continued)***(ii) Capital requirement for market risk*

The Bank uses the standardised (market risk) approach for calculation of capital requirement for market risk. Positions covered by the approach include:

- the Bank's positions held in foreign exchange, exchange rate-related derivative contracts, commodities and commodity-related derivative contracts; and
- the Bank's trading book positions held in debt securities, debt-related derivative contracts, interest rate derivative contracts, equities and equity-related derivative contracts.

Capital requirement at the balance sheet date can be analysed as follows:

Exchange rate exposures	匯率風險	
Interest rate exposures	利率風險	
Equity exposures	股份風險	
Commodity exposures	商品風險	
Total capital requirement for market risk	市場風險之資本需求總額	

The disclosure is made by multiplying the Group's risk-weighted amount derived from the relevant calculation approach by 8%, not the Bank's actual "regulatory capital".

(iii) Capital requirement for operational risk

The capital charge for operational risk calculated in accordance with the basic indicator approach at the balance sheet date is:

Capital charge for operational risk	營運風險之資本需求	
-------------------------------------	-----------	--

The disclosure is made by multiplying the Group's risk-weighted amount derived from the relevant calculation approach by 8%, not the Bank's actual "regulatory capital".

(H) 信貸、市場及營運風險的資本需求(續)*(ii) 市場風險之資本需求*

本行使用標準(市場風險)方法計算市場風險之資本需求。該方法所涵蓋的情況包括：

- 本行於外匯、與匯率相關的衍生工具合約、商品及與商品相關的衍生工具合約的持倉；及
- 本行於債務證券、與債務相關的衍生工具合約、利率衍生工具合約、股本及與股本相關的衍生工具合約持有的交易賬面狀況。

結算日之資本需求分析如下：

The Group
本集團
2007
二零零七年
HK\$'000
千港元

	22,560
	3,188
	–
	–
Total capital requirement for market risk	25,748

該披露是以相關計算方法得出的本集團風險加權金額乘以8%而得出。它並不代表集團的真實「法定資本」。

(iii) 營運風險之資本需求

於結算日，按照基本指標方法計算之營運風險之資本需求：

The Group
本集團
2007
二零零七年
HK\$'000
千港元

Capital charge for operational risk	167,793
-------------------------------------	----------------

該披露是以相關計算方法得出的本集團風險加權金額乘以8%而得出。它並不代表集團的真實「法定資本」。

(I) Additional disclosures on credit risk management

(i) Credit risk exposures

Credit ratings from Standard & Poor's Rating Services and Moody's Investors Services are used for all classes of credit exposures mentioned below. The Bank follows the process prescribed in Part 4 of the Banking (Capital) Rules to map the ratings to the exposures booked in the Bank's banking book.

(I) 信貸風險之其他披露

(i) 信貸風險承擔

標準普爾評級服務公司及穆迪投資者服務公司發出之信貸評級乃用於下文所述之各類型信貸風險。本行按照銀行業(資本)規則第4部分訂明之程序將評級與本行之銀行賬戶內登記之風險匹配。

		The Group 本集團 2007 二零零七年						Total exposures covered by recognised guarantees or recognised credit derivative contracts by or for the issuer	
		Exposures after risk mitigation 經已確認之信貸風險減低後之風險		Risk-weighted amounts 風險加權金額		Total risk-weighted amounts 總金額		Total exposures covered by recognised collateral 由獲認可抵押品之風險總額	
Total Exposures		Rated 已評級	Unrated 未評級	Rated 已評級	Unrated 未評級	Rated 已評級	Unrated 未評級	Collateral 抵押品	Derivatives 合約擔保之風險總額
HK\$'000 千港元		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
On-balance sheet	資產負債表內								
Sovereign	主權國	1,789,355	440,192	-	-	-	-	-	440,192
Public sector entity	公營機構	521,822	-	104,364	-	104,364	-	-	-
Bank	銀行	14,193,463	-	4,084,870	-	4,084,870	-	-	-
Securities firm	證券公司	198,985	150,345	-	150,345	150,345	48,640	-	-
Corporate	企業	16,667,797	14,948,281	402,864	14,948,281	15,351,145	755,236	579,512	-
Collective Investment Scheme	集體投資計劃	152,927	152,927	-	152,927	152,927	-	-	-
Cash items	現金項目	94,285	94,285	-	-	-	-	-	-
Regulatory retail exposures	監管零售風險	5,519,492	5,090,473	-	3,817,855	3,817,855	138,731	290,288	-
Residential mortgage loans	住宅按揭貸款	9,035,805	9,033,204	-	3,515,587	3,515,587	2,601	-	-
Other exposure which are not past due	並無逾期之其他風險	4,847,558	2,200,893	2,408,096	2,200,893	4,608,989	238,569	-	-
Past due	逾期	123,850	123,950	-	117,572	117,572	25,385	60,552	-
		53,145,339	32,234,550	7,000,194	24,903,460	31,903,654	1,209,162	1,370,544	-
Off-balance sheet	資產負債表外								
Off-balance sheet exposures other than OTC derivative transactions or credit derivative contracts	場外衍生工具交易或信貸衍生工具合約以外之資產負債表外之風險	1,329,919	1,020,370	61,910	1,020,370	1,082,280	-	-	-
OTC derivative transactions	場外衍生工具交易	1,911,713	599,874	303,662	599,874	903,536	-	-	-
		3,241,632	1,620,244	365,572	1,620,244	1,985,816	-	-	-
Exposures deducted from capital base	自資本基礎扣除之風險	110,765							

(I) Additional disclosures on credit risk management (continued)*(ii) Counterparty credit risk-related exposures*

(1) The analysis of the major classes of exposures by counterparty type is as follows:

Notional amounts:

Bank
Corporate
Others

名義金額：

銀行
企業
其他

Credit equivalent amounts / net exposures:

Bank
Corporate
Others

信貸等值金額／風險淨額：

銀行
企業
其他

Risk-weighted amounts:

Bank
Corporate
Others

風險加權金額：

銀行
企業
其他

(II) 信貸風險之其他披露(續)*(ii) 交易對手信貸風險相關之風險*

(1) 交易對手類別之主要類別風險分析如下：

The Group
本集團
2007
二零零七年
OTC
derivative
transactions
場外衍生
工具交易
HK\$'000
千港元

80,231,142

13,157,231

4,484,123

97,872,496

1,311,839

310,778

289,096

1,911,713

303,662

310,778

289,096

903,536

(I) Additional disclosures on credit risk management (continued)*(ii) Counterparty credit risk-related exposures (continued)*

(2) The analysis of counterparty credit risk exposures is as follows:

Non-repo type transactions:	非收回類別交易：
Gross total positive fair value	正公平值總額
Credit equivalent amounts	信貸等值金額
Recognised collateral held:	持有的獲認可抵押品：
Cash on deposit with the Bank	存放於本行的現金存款
Credit equivalent amounts or net credit exposures net of recognised collateral held	信貸等值金額或扣除持有的獲認可抵押品之信貸風險淨額
Risk-weighted amounts:	風險加權金額：

There was no outstanding repo-style transactions and credit derivative contracts as at 31 December 2007.

(J) Additional disclosures on risk management on asset securitisation

The Bank uses the standardised (securitisation) approach to calculate the credit risk for securitisation exposures. There was no asset securitisation for which the Group is an originating institution at 31 December 2007. It is an investing institution for all classes of exposures below.

(I) 信貸風險之其他披露(續)*(ii) 交易對手信貸風險相關之風險(續)*

(2) 交易對手信貸風險分析如下：

The Group
本集團
2007
二零零七年
OTC
derivative
transactions
場外衍生
工具交易
HK\$'000
千港元

747,370
1,911,713
1,516
1,910,197
903,536

於二零零七年十二月三十一日，並無收回類別交易及信貸衍生工具合約。

(J) 資產證券化之風險管理之其他披露

本行就證券化風險採用標準(證券化)方法計算信貸風險。於二零零七年十二月三十一日，本集團並無作為資產證券化發行機構。其為下文全部類型風險之投資機構。

(J) Additional disclosures on risk management on asset securitisation (continued)

Standard and Poor's Rating Services and Moody's Investors Services are the external credit agency institutions that the bank has used in relation to the each and all classes of securitisation exposures below:

(J) 資產證券化之風險管理之其他披露(續)

標準普爾評級服務公司及穆迪投資者服務公司為本行就下文各項及全部類型證券化風險而委聘之外聘信貸評級機構：

		The Group 本集團				
		As at 31 December 2007 於二零零七年十二月三十一日				
		Outstanding Amounts 未付金額 HK\$'000 千港元	Risk- weighted amount 風險加權金額 HK\$'000 千港元	Capital requirements 資本需求 HK\$'000 千港元	Exposures deducted from its 自其扣減之風險	
					Core capital 核心資本 HK\$'000 千港元	Supplementary capital 附加資本 HK\$'000 千港元
Traditional securitisations	傳統證券化					
- Credit cards	- 信用卡	-	-	-	-	-
- Home equity	- 按揭貸款	-	-	-	-	-
- Auto	- 汽車	-	-	-	-	-
- Instalment loans	- 分期償還貸款	-	-	-	-	-
- Others	- 其他	209,902	99,137	7,931	55,382	55,383
		209,902	99,137	7,931	55,382	55,383
Synthetic securitisations	合成證券化					
- Credit cards	- 信用卡	-	-	-	-	-
- Home equity	- 按揭貸款	-	-	-	-	-
- Auto	- 汽車	-	-	-	-	-
- Instalment loans	- 分期償還貸款	-	-	-	-	-
- Others	- 其他	234,501	117,251	9,380	-	-
		234,501	117,251	9,380	-	-
		444,403	216,388	17,311	55,382	55,383

The above capital requirement is made by multiplying the Group's risk-weighted amount derived from the relevant calculation approach by 8%, not the Bank's actual "regulatory capital".

以上資本需求是相關計算方法得出的本集團風險加權金額乘以8%而得出。它並不代表本集團的實際「法定資本」。

(K) Additional disclosures on equity exposures in banking book

Equity holdings taken by the Group are differentiated between those taken for strategic reasons and those for long term investment for capital gains. Equity holdings taken for strategic reasons include the Group's investment in companies providing financial services which nourish spectrum of the Bank's banking services. These include provident fund services provision, electronic payment services provision, and e-banking infrastructure and platform provision. On the other hand, equity holdings in listed companies are taken for enhancing the medium-term liquidity and yield of the Bank's assets over time. All these investments are classified as "available-for-sale securities" and measured at fair value as described in Notes 2(g) and 44.

(K) 銀行賬戶內之股票風險管理之其他披露

本集團持有之股權有別於以策略原因持有者及以長期投資以獲取資本收益而持有者。以策略原因持有之股權包括集團於提供金融服務之公司之投資，這可壯大本行之銀行服務範圍。該等服務包括提供公積金服務、電子付款服務及電子銀行基礎設施及平臺。另一方面，在一段時間內，持有上市公司之股權乃為提高中期流動資金及資產收益率。所有該等投資乃分類為「可供出售證券」及按公平價值計量（如附註2(g)及44所述）。

Cumulative realised gains from sales and liquidations

來自於出售及清盤之
累積變現收益

99,252

Unrealised gains / (losses)

未變現收益／(虧損)

– Amount recognised in reserve but not through income statement

– 於儲備內確認但未
透過收益表之金額

60,082

– Amount included in / (deducted from) supplementary capital

– 計入／(扣減自)附加資本
之金額

60,082

The Group
本集團
2007
二零零七年
HK\$'000
千港元

(L) Additional disclosures on risk management on interest rate exposures in banking book

In accordance with the prudential return "Interest Rate Risk Exposures" issued by the Hong Kong Monetary Authority, the Bank calculates, on a quarterly basis, the impact on earnings over the next 12 months under a scenario of which all interest rates other than prime rises 200 basis points.

As at 31 December 2007, the 200 basis points interest rate rises would reduce earnings over the next 12 months on the HKD and USD interest risk positions by HK\$108 million (2006: HK\$109 million) and HK\$44 million (2006: HK\$51 million) respectively.

(L) 銀行賬戶內之利率風險管理之其他披露

按照香港金融管理局發出的申報表「利率風險承擔」，本行按季度基準根據除最優惠利率外的全部利率上升200個基點之情況計算對下一個十二月之盈利之影響。

於二零零七年十二月三十一日，利率上升200個基點將下一個十二月之港元及美元利率風險持倉分別減少108,000,000港元（二零零六年：109,000,000港元）及44,000,000港元（二零零六年：51,000,000港元）。

(M) Repossessed assets and assets acquired under lending agreements

The total repossessed assets and assets acquired under lending agreements of the Group as at 31 December 2007 amounted to HK\$34,002,000 (2006: HK\$65,280,000).

(N) Corporate governance

The Bank is committed to high standards of corporate governance, and has fully complied throughout the year with the guidelines on "Corporate Governance of Locally Incorporated Authorised Institutions" issued by the HKMA.

(O) Key specialised committees

The Board of Directors has established a number of governing committees including the Executive Credit Committee, Management Committee, Asset and Liability Committee, Audit Committee, and Remuneration Committee. Compositions and functions of these committees are set out below:

(i) Executive Credit Committee

The Executive Credit Committee comprises the Chairman, Vice Chairman and two Executive Directors. This Committee serves as the Credit Committee of the Board of Directors to review and approve credit proposals within limits assigned by the Board.

(ii) Management Committee

The Management Committee comprises the Bank's Chief Executive Officer, Executive Directors, Chief Financial Officer, Head of Legal Division and senior management personnel as appointed by the Chief Executive Officer. The Committee is the key decision making body for the Bank and is responsible mainly for formulation of the Bank's business strategies in all major business units. The Committee also coordinates among business units during the implementation process, monitors the implementation of the approved business strategies and reviews the achievement of business targets and objectives.

(M) 收回資產及根據借貸協議所得資產

於二零零七年十二月三十一日，本集團之收回及根據借貸協議所得資產總額為34,002,000港元(二零零六年：65,280,000港元)。

(N) 企業管治

本行致力實行高水平企業管治，並於本年度一直遵守金管局頒佈之「本地註冊認可機構之企業管治」指引。

(O) 主要專責委員會

董事委員會已成立若干管治委員會，包括執行信貸委員會、管理委員會、資產及負債委員會、審核委員會以及薪酬委員會。該等委員會之構成及職能載列如下：

(i) 執行信貸委員會

執行信貸委員會由主席、副主席及兩名執行董事組成。該委員會以董事會信貸委員會的身份，按董事會授予的權限，審閱及批准信貸建議。

(ii) 管理委員會

管理委員會由本行的行政總裁及行政總裁、執行董事、財務總監及法律部主管所委任的高級管理人員組成。委員會乃本行重要的決策組織，主要職責是制定本行所有主要部門的業務策略。同時，委員會在業務策略的推行過程中，亦負責協調業務部門的工作、監察已批准業務策略的實施進度，以及檢討工作是否合乎業務目標與預期表現。

(O) Key specialised committees (continued)*(iii) Asset and Liability Committee*

The Asset and Liability Committee comprises the Bank's Chief Executive Officer, Executive Directors, Chief Financial Officer, Head of Treasury and senior management personnel as appointed by the Chief Executive Officer. The Committee meets at least bi-weekly with the internal auditor and compliance officer attending the meeting as observers to ensure overall compliance with the Bank's governing policies. The Committee's main responsibilities include regular review of the Bank's operations relating to interest rate risk and liquidity risk and in particular the Bank's ability to meet its funding obligations, and its compliance with statutory liquidity and capital adequacy requirements. The Committee regularly reviews and endorses for the Board's approval, the Bank's policies governing asset and liability management, investment, and other risk management issues. It also formulates both long term strategy for the sources and uses of funds and short term directives to address prevailing conditions and monitors the implementation of these strategies and directives. In addition, the Asset and Liability Committee assesses the risk and profitability of new products proposed by business units and approves new products.

(iv) Audit Committee

The Bank has complied with Rule 3.21 of the Listing Rule in relation to the composition of the Audit Committee. The Audit Committee comprises one Non-Executive Director and two Independent Non-Executive Directors. The Audit Committee is chaired by Mr. Robert James KENRICK, an Independent Non-Executive Director who has appropriate accounting professional qualifications. It meets at least four times a year and additionally when deemed necessary.

(O) 董事委員會(續)*(iii) 資產負債委員會*

資產負債委員會由本行的行政總裁、執行董事、財務總監、司庫主管及行政總裁所委任的高級管理人員組成。委員會與內部核數師最少每兩星期舉行一次會議，並由合規分部主管列席旁聽，以確保全面符合本行既有的管治政策。委員會的主要職責，包括定期檢討本行涉及利率風險及流動資金風險的業務，特別針對本行應付債務的能力及遵守法定流動資金及資本充足要求事宜。委員會定期審閱及批核本行有關資產及負債管理，投資及其他風險管理事宜的政策，以上呈予董事局批准。委員會亦制定資源及資金運用的長遠政策，以及因應情況擬定短期方針應付當時需要，同時檢討該等政策及方針的推行情況。此外，資產及負債委員會亦評估業務部門所建議新產品涉及的風險及盈利能力，並審批有關產品。

(iv) 審核委員會

本行就審核委員會之組成已遵守「上市規則」第3.21條之規定。審核委員會包括一名非執行董事及兩名獨立非執行董事。審核委員會由擁有適當之會計專業資格之獨立非執行董事甘禮傑先生任主席。該委員會每年最少舉行四次會議，並在有需要時舉行特別會議。

O) Key specialised committees (continued)*(iv) Audit Committee (continued)*

The Audit Committee ensures adequate supervision of the Bank's financial reporting processes, reviews the internal audit programmes and reports, ensures coordination between the internal and external auditors, and monitors compliance with internal policies, statutory regulations and recommendations made by the external auditors.

During the financial year, the Audit Committee has reviewed the Bank's financial reporting process and the systems of internal control, including reviews of the internal audit functions and the risk management process. In particular, the reviews undertaken by Audit Committee on the internal audit function include reviews of the internal audit program, the internal audit reports issued, the major findings from any investigation and remedial actions taken by the relevant departments in response to the findings.

The Audit Committee also reviews the appointment of the external auditors and discusses with them the nature and scope of their audits. In addition, any issues arising from their audits together with the follow up actions taken by the Bank to address those issues have also been examined by the Audit Committee. The Audit Committee also reviewed the interim and annual financial statements before recommending them to the Board for approval. It also reviewed the Bank's statement on internal control systems in the annual report prior to the endorsement by the Board.

(v) Remuneration Committee

The Remuneration Committee comprises the Board's Non-Executive Chairman, Non-Executive Vice Chairman and three Independent Non-Executive Directors. The Committee meets as required to review and approve the remuneration packages for senior executives which include the Chief Executive Officer, Executive Directors, and Executive Vice Presidents. Executive Directors do not take part in decisions on their own remuneration.

(O) 董事委員會 (續)*(iv) 薪酬委員會 (續)*

審核委員會確保對本行之財務申報程序進行足夠之監管、檢討內部審核程序及報告、確保內部及外聘核數師互相協調，以及監控遵守內部政策、法規及由外聘核數師所提出之建議。

於本財政年度內，審核委員會已就本行之財務報告編製程序及內部監控系統作出檢討，其中包括內部審核職能及風險管理程序。在內部審核職能的檢討工作方面，該委員會的審核範圍包括內部審核方案、已發佈之內部審核報告、任何調查所發現之主要問題，以及相關部門就有關問題所採取之補救行動。

審核委員會亦對外聘核數師之委任進行檢討，並與其就審計之性質及範圍進行討論。此外，審核委員會亦就審計所發現之問題及本行所採取之相應解決行動進行審核。審核委員會亦於向董事會建議批准中期及年度財務報告之前審閱有關報告，並在建議董事會批准年報所載之本行有關內部監控系統之聲明之前，審閱有關聲明。

(v) 薪酬委員會

薪酬委員會由董事會之非執行主席、非執行副主席及三名獨立非執行董事組成。該委員會按需要舉行會議，以審閱及批核高級行政人員(包括行政總裁、執行董事及執行副總裁)之薪酬方案。執行董事並無參與與其相關之薪酬決策討論。

(P) Market risk management

Details of the Group's market risk management policies and measures have been set out in Note 47(b).

The Group calculates VAR with a confidence level of 99% and a holding period of one trading day. The VAR model adopted by the Group is predominantly based on parametric model. This model is assumes a normal symmetric distribution of risk variables.

The Group has measured VAR for all material trading portfolios. The VAR results as shown in the below table are calculated independently according to the underlying positions, correlations and historical market movements.

At 31 December

於十二月三十一日

<i>VAR by risk type:</i>	按風險種類劃分之風險值：
Foreign exchange risk	外匯風險
Interest rate risk	利率風險
Equities risk	股票風險
Total VAR	總風險值

The Group adopts a prudent approach to managing its trading portfolios, and reduces any excessive market risk by executing offsetting transactions or hedging contracts with other market counterparties. Market risk ensues once the Group takes positions in markets such as foreign exchange, interest rates, securities and equities. Such positions are driven by execution of customer orders, proprietary trading and hedging.

The Group's maximum market risk exposures are set by the Assets and Liability Committee. Exposures are monitored and reported to the management regularly. The average daily revenue generated from the treasury's trading activities for the year was HK\$166,676 (2006: HK\$102,948) and the standard deviation was HK\$380,512 (2006: HK\$182,557). An analysis of the Group's trading revenue is shown below:

(P) 市場風險管理

本集團之市場風險管理政策及措施之詳情載於附註47(b)。

本集團對信心水平為99%及持有期為一個交易日的風險值予以計算。本集團所採用的風險值模式乃優先基於參數模式。該模式乃假設風險變數一般對稱分派。

本集團已計量所有重大貿易組合的風險值。下表所列示的風險值結果乃按照相關持倉、相互關係及過往市場變動進行獨立計算。

	2007	2006
	二零零七年	二零零六年
	HK\$'000	HK\$'000
	千港元	千港元
	804	378
	32	9
	15	1
	815	378

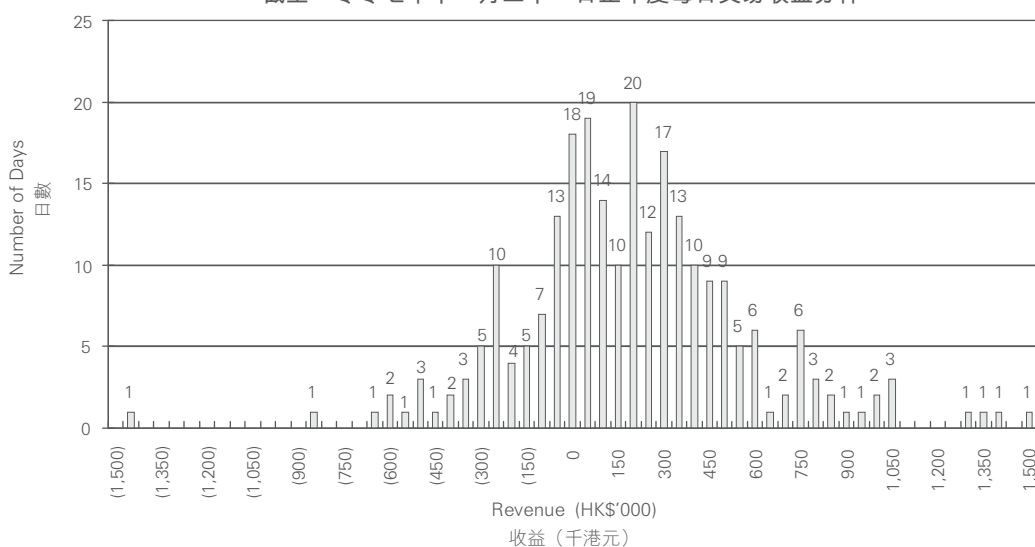
本集團採納一套謹慎的方法管理其交易組合，並透過其他市場同業簽訂抵銷交易或對沖合約，以減低任何過度市場風險。若本集團於外匯市場，利率市場或證券及股票市場持倉時便會產生市場風險，而這些皆是因應客戶的交易指示、自營買賣及對沖活動而產生的持倉。

本集團之最高市場風險承擔由資產負債委員會訂定，並定期受到監控及須向管理層匯報。年內由財資交易活動獲得的平均每日收益為166,676港元(二零零六年：102,948港元)，標準偏差為380,512港元(二零零六年：182,557港元)。本集團之交易收益分析如下：

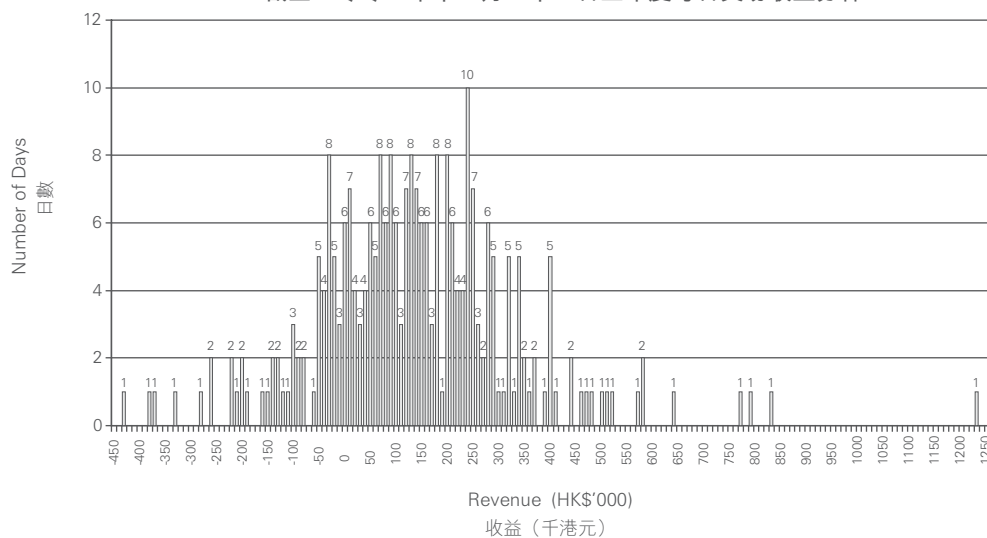
(P) Market risk management (continued)

(P) 市場風險管理(續)

**Daily Distribution of Trading Revenue
for the Year Ended 31st December 2007**
截至二零零七年十二月三十一日止年度每日交易收益分佈



**Daily Distribution of Trading Revenue
for the Year Ended 31st December 2006**
截至二零零六年十二月三十一日止年度每日交易收益分佈



This shows a maximum daily loss of HK\$1,470,254 (2006: HK\$424,567) with 77 days (2006: 54 days) out of 246 days (2006: 262 days) showing losses. The most frequent results were observed in daily revenue falling from HK\$150,000 to HK\$200,000 (2006: HK\$240,000 to HK\$250,000) with 20 occurrences (2006: 10 occurrences in the range). The highest daily revenue was HK\$1,486,068 (2006: HK1,230,394).

以上圖表顯示於246天(二零零六年: 262天)交易日中, 77天(二零零六年: 54天)錄得虧損, 最高每日虧損1,470,254港元(二零零六年: 424,567港元)。最常見交易成績為每日收益介乎150,000港元至200,000港元(二零零六年: 240,000港元至250,000港元), 並於每一組別出現20次(二零零六年: 於每一組別出現10次)。最高每日收益為1,486,068港元(二零零六年: 1,230,394港元)。