BEST PRACTICE GUIDE ON FINANCIAL DISCLOSURE BY AUTHORIZED INSTITUTIONS 1997

認可機構披露財務資料的最佳執行指引
一九九七年
This book was a gift from
Hong Kong Monetary Authority
BEST PRACTICE GUIDE ON FINANCIAL DISCLOSURE BY AUTHORIZED INSTITUTIONS

CONTENTS

SECTION I INTRODUCTION

SECTION II IMPLEMENTATION

Applicability and Effective Date
Compliance
Statement of Compliance

SECTION III RECOMMENDATIONS FOR DISCLOSURE

Profit and Loss Account
Balance Sheet
Cash Flow Statement
Off-Balance-Sheet Exposures
Transactions with Group Companies
Assets Pledged as Security
Principal Accounting Policies
Supplementary Financial Information
Comparative Figures and Transitional Arrangements
Terminology
Presentation and Layout

Hong Kong Monetary Authority
ANNEXES

Annex A  Application of the Recommendations to RLBs and DTCs  21
Annex B  Guidance Notes on Maturity Classification  22
Annex C  Notes on Segmental Reporting  23
Annex D  Guidance Note on Terminology  25
I. Introduction

1.1 This Best Practice Guide ("the Guide") is issued by the Hong Kong Monetary Authority (HKMA) to set out the minimum standards which the HKMA recommends authorized institutions to adopt in respect of information to be disclosed in their annual accounts for financial years ending on or after 31 December 1997. The HKMA expects all authorized institutions incorporated in Hong Kong, except the smaller restricted licence banks (RLBs) and deposit-taking companies (DTCs), to comply with this Guide (see paragraphs 2.2 and 2.4).

1.2 The recommendations in this Guide are supplementary to and do not supplant any other disclosures required under relevant legislation, accounting standards, or which are necessary to show a true and fair view. Hence, in addition to the disclosures recommended in this Guide, authorized institutions will need to take account of the other existing disclosure requirements under the Companies Ordinance, the Stock Exchange Listing Rules, and the applicable Statements of Standard Accounting Practice where relevant.

II. Implementation

Applicability and Effective Date

2.1 The recommendations in Section III are intended to apply to all licensed banks and the larger RLBs and DTCs incorporated in Hong Kong in respect of their annual accounts for financial years ending on or after 31 December 1997.

2.2 Larger RLBs and DTCs are defined for this purpose as those which currently have total assets of HK$1 billion or more or total customer deposits of HK$300 million or more (for further details see Annex A). To maintain consistency in reporting, RLBs and DTCs which adopted the disclosure recommendations in the Guide in their 1996 accounts are expected to continue reporting on that basis (including subsequent changes to the Guide) notwithstanding that they may fall below the exemption thresholds in subsequent financial years.

2.3 The recommendations set out in Section III are intended as a minimum standard of disclosure. Institutions which wish to disclose information in addition to that recommended in this Guide, and RLBs and DTCs below the exemption thresholds which intend to adopt the recommendations in their accounts, are welcome to do so.

Compliance

2.4 The Seventh Schedule of the Banking Ordinance includes adequate disclosure of financial information as one of the criteria for continuing authorization (i.e. criteria that apply to institutions not only at the time of authorization but thereafter) under the Ordinance. Paragraph 11 of that Schedule provides that in relation to an institution incorporated in Hong Kong, the Monetary Authority must be satisfied that it presently discloses, and will if authorized continue to disclose, adequate information about the state of its affairs and its profit and loss account in its audited annual accounts and in other parts of its annual report. This Guide sets out the Monetary Authority’s expectations with respect to financial
It is important to note that failure to meet this authorization criterion would be a ground for revocation of authorization (although the Monetary Authority would have the discretion to decide whether to revoke).

2.5 The Stock Exchange of Hong Kong (SEHK) intends to incorporate the 1997 package into the Listing Rules for the 1997 accounts.

Statement of Compliance

2.6 Authorized institutions to which the recommendations in Section III apply should include a statement in their directors' report on the extent of compliance with this Guide and the reason for any non-compliance. In cases of full compliance, a general statement that the annual accounts have fully complied with the recommendations of this Guide should be made. In cases of partial compliance, the statement in the directors' report should specify the areas of, and reasons for, non-compliance.

*The effect of the Guide is to override most of the exemptions, which would otherwise be available to banks, from the disclosure requirements set out in the Tenth Schedule of the Companies Ordinance.
III. Recommendations for disclosure

Profit and Loss Account

3.1 An authorized institution should include the following information in the profit and loss account or the notes to the financial statements. Institutions should exercise judgement in deciding on the relative prominence given to each disclosure item, having regard to the overall clarity of the financial statements.

Interest income

Interest expense

Other operating income
- Gains less losses arising from dealing in foreign currencies
- Gains less losses from other dealing activities
- Net fees and commission income (see paragraph 3.2)
- Dividend income (analyse into listed and unlisted)
- Others

Operating expenses
- Staff costs
- Premises and equipment expense, excluding depreciation
  (analyse where material)
- Depreciation charge
- Other operating expenses

Charge for bad and doubtful debts

Gains less losses from disposal of tangible fixed assets and long-term investments (analyse where material)

Exceptional item (in accordance with HK SSAP 2)

Taxation charge
- Hong Kong tax
— Overseas tax
— Deferred tax, if any

Extraordinary item (in accordance with HK SSAP 2)

As an appropriation:

— Transfers to or from reserves

3.2 In relation to the net fees and commission income, the gross figures should be disclosed where they are material and are necessary for the appreciation of the true extent of fee-based activities engaged in by the institution.

3.3 In relation to the taxation charge, the basis on which the Hong Kong profits tax is computed should be disclosed.

3.4 An authorized institution should disclose any material amount set aside to provisions other than those for depreciation, renewals or diminution in value of assets or any material amount withdrawn from such provisions and not applied for the purposes thereof.

**Balance Sheet**

3.5 An authorized institution should disclose the following information in the balance sheet or in the notes to the financial statements. Again, institutions should exercise judgement in deciding on the relative prominence given to each disclosure item, having regard to the overall clarity of the financial statements.

**Assets**

Cash and short-term funds

— Cash and balances with other banks and financial institutions
— Money at call and short notice
— Treasury bills (including Exchange Fund Bills)

Placements with banks and financial institutions maturing between one and twelve months
Trade bills (provisions should be shown if material)

Certificates of deposit held

Securities held for dealing purposes (analyse into listed and unlisted)

Advances and other accounts

— Advances to customers
— Advances to banks and financial institutions
— Accrued interest and other accounts (analyse where material)
— Provisions for bad and doubtful debts (analyse between those against advances to customers, advances to banks and financial institutions, accrued interest and other accounts if material)

— General
— Specific

Investment securities (for each class below analyse into listed and unlisted and disclose market values of listed securities)

— Equity
— Debt

Investments in associated companies

Tangible fixed assets (for each major class of assets including investment properties disclose the information as set out below)

— cost or valuation
— the additions, revaluations and disposals made during the period
— the amount provided or written off for depreciation or diminution in value of these assets during the period
— the accumulated depreciation, and
— the net book value
Liabilities

Deposits and balances of other banks and financial institutions
Current, fixed, savings and other deposits of customers
Certificates of deposit issued
Issued debt securities
Deferred taxation, if any (disclose in accordance with HK SSAP 12)
Other accounts and provisions

Capital Resources

Loan capital (types, coupon rates and maturities should be disclosed)
Minority interests
Share capital

Reserves (analyse into the various material types of reserves including property and other revaluation reserves, where maintained)

3.6 An authorized institution should disclose details of the movements in provisions for bad and doubtful debts (including provisions against trade bills where material) during the period. The movements in provisions need not be analysed by categories of assets but should be analysed into those in respect of general and specific provisions. Details of such movements to be disclosed should include:

— Amounts charged to the profit and loss account in the period for losses on doubtful advances, etc.,
— Amounts of advances, etc. written off in the period,
— Amounts recovered of advances, etc. written off in previous years,
— Interest suspended on doubtful advances, etc., if applicable,
— Suspended interest recovered during the period, if applicable and
— Exchange adjustments, if any.
3.7 An authorized institution should disclose the aggregate amount of advances on which interest is being placed in suspense or on which interest accrual has ceased, together with the aggregate amount of specific provisions made in respect of such advances. Where the specific provisions were made after taking into account the value of collateral in respect of such advances, an institution may wish to indicate this in order to put the level of provisioning in perspective.

3.8 An authorized institution should separately analyse securities held for dealing purposes and investment securities into those issued by:

- Central governments and central banks
- Public sector entities
- Banks and other financial institutions
- Corporate entities
- Others

3.9 The maturity profile of the following assets and liabilities should be disclosed:

**Assets:**

- Advances to customers
- Placements with banks and other financial institutions
- Certificates of deposit held
- Debt securities held for dealing purposes
- Debt investment securities

**Liabilities:**

- Deposits from banks and other financial institutions
- Current, fixed, savings and other deposits of customers
- Certificates of deposit issued
- Issued debt securities
and analysed into those that are repayable on demand, three months or less (except those repayable on demand), 1 year or less but over three months, five years or less but over one year, after five years and undated. The analysis into the relevant maturity groupings should be based on the remaining period to the contractual maturity date as at the balance sheet date. Further guidance on maturity classification is given at Annex B.

3.10 The gross amount (before accumulated depreciation) of tangible fixed assets included in the financial statements should be analysed between those included at cost and those included at valuation, if any. For those fixed assets that have been included at valuation, the years in which those assets were valued and the values should be disclosed and in the case of assets that have been valued during the financial period, the following should be disclosed:

— the names of the persons who valued them and particulars of their qualifications for doing so, and

— the bases of valuation used by such persons.

3.11 An authorized institution should disclose how much of the premises (including investment properties) which are contained in tangible fixed assets is ascribable to those held freehold and those held on a lease (categorised into long lease, medium-term lease and short lease). A distinction should also be made between those held on lease in Hong Kong and those held outside Hong Kong.

3.12 An authorized institution should disclose details of the movements in reserves during the period, including the surplus or deficit on revaluation of properties.

3.13 An authorized institution should not maintain any undisclosed inner reserves in its balance sheet.

Cash Flow Statement

3.14 An authorized institution should disclose a cash flow statement in accordance with HK SSAP 15.
Off-Balance-Sheet Exposures

3.15 An authorized institution should disclose the contractual or notional amounts of each significant class of off-balance-sheet financial instruments or contracts outstanding. These should include but are not limited to the following items:

Contingent liabilities and commitments:

- Direct credit substitutes
- Transaction-related contingencies
- Trade-related contingencies
- Note issuance and revolving underwriting facilities
- Other commitments
  - With an original maturity of under 1 year or which are unconditionally cancellable
  - With an original maturity of 1 year and over
- Others (including forward asset purchases, amounts owing on partly paid shares and securities, forward forward deposits placed, asset sales or other transactions with recourse) — analyse where material

Derivatives:

- Exchange rate contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)
- Interest rate contracts
- Others

3.16 In relation to derivatives, where material an authorized institution should provide an analysis of the aggregate notional amounts of each significant class of instruments. These should include but are not limited to the following, where significant:
Exchange rate contracts
   — Forwards and futures
   — Swaps
   — Options purchased
   — Options written

Interest rate contracts
   — Forwards and futures
   — Swaps
   — Options purchased
   — Options written
   — Others — analyse where material

3.17 An authorized institution should analyse the aggregate notional amounts of each significant class of derivatives instrument into those entered into for trading or hedging purposes.

3.18 The contractual or notional amounts of off-balance-sheet instruments provide only an indication of the volume of business outstanding at the balance sheet date and bear little relation to the underlying risks of the exposure. An authorized institution should also provide risk exposure information on its off-balance-sheet instruments. In particular, it should report:

(a) the aggregate credit risk weighted amounts of its contingent liabilities and commitments, exchange rate contracts, interest rate contracts and other derivatives, if any.

(b) the aggregate replacement costs of its exchange rate contracts, interest rate contracts, and other derivatives, if any.

It should also indicate whether these amounts take into account the effects of bilateral netting arrangements.
Transactions with Group Companies

3.19 Where an authorized institution has entered into transactions with group companies, it should disclose the nature of the relationship and analyse the balances due to or from the various categories of group companies as at balance sheet date.

Assets Pledged as Security

3.20 An authorized institution should disclose the aggregate amount of secured liabilities and the nature and carrying values of the assets pledged as security.

Principal Accounting Policies

3.21 The principal accounting policies adopted in determining the profit or loss for the period and in stating the financial position should be disclosed by way of notes to the accounts.

3.22 A description of the principal accounting policies adopted in respect of off-balance-sheet transactions should be given in the notes to the financial statements. As a minimum, the notes should include an explanation of the accounting practices adopted for valuation and income recognition.

Supplementary Financial Information

3.23 An authorized institution should disclose the following information, either as part of the accompanying information to its financial statements or as part of the financial statements themselves.

Qualitative information on management of risks

3.24 An authorized institution should provide a description of the main types of risk arising out of its business, including, where appropriate, credit, liquidity, interest rate, foreign exchange and market risks arising out of its trading book. It should also provide a description of the policies, procedures and controls used for measuring, monitoring and controlling those risks and for managing the capital required to support them. This would include, for example, discussion of:
— board and senior management oversight of risk management;
— identification and measurement of the various forms of risk;
— approval of the entering into transactions;
— monitoring and control of risks (e.g. through independent risk control units);
— the use of limits for controlling risks;
— operational controls; and
— the role of internal audit.

**Market risk**

3.25 Market risk arising from an authorized institution’s trading book should be regarded as *immaterial* if an institution meets all of the *de minimis* exemption criteria for reporting market risk as set out in the guideline “Maintenance of Adequate Capital Against Market Risks”. The institution, however, should state the fact that it has relied on such criteria in considering the materiality of market risk arising from its trading book.

3.26 Where the market risk arising from the trading book is not material for the institution, a statement to that effect should be made in conjunction with the qualitative information disclosed in accordance with paragraph 3.24 above and no further qualitative or quantitative disclosure need be made.1

3.27 Where the market risk arising from the trading book is regarded as material for the authorized institution, in addition to the qualitative information described in paragraph 3.24 above, the institution should also provide quantitative information about the amount and volatility of the risk. As a minimum such information should include the average daily revenue and the standard deviation of such daily revenue, analysed into foreign exchange, interest rate, commodity and equity exposures where material.2 An analysis of the frequency distribution of the total daily revenues (in the form of a histogram) should also be provided.

---

1 The institution should, however, for the purpose of paragraph 3.24 provide a description of interest rate risk and foreign exchange risk which it incurs outside its trading book and the policies, procedures and controls used for managing those risks.

2 Revenue in this context would comprise the daily change in value in marked-to-market trading portfolios plus any trading-related net interest income or other revenue.
3.28 An authorized institution is also encouraged to disclose further quantitative information on a basis that is consistent with the way in which the institution manages its market risk exposures, analysed into foreign exchange, interest rate, commodity and equity exposures where material. An explanation of the main parameters and assumptions underlying the data provided should be given. The types of information that institutions could provide would include information on the value at risk, an analysis of actual changes in portfolio values, a comparison of risk against performance, or a stress analysis based on the hypothetical effect of several changes in market prices, or a gap or duration analysis.

3.29 Both the qualitative and quantitative disclosures set out above should encompass market risk arising over the period in respect of both on- and off-balance-sheet business included in the relevant market-risk related portfolios.

Segmental information

3.30 Where consolidated financial statements are presented, segmental information need only be presented on the basis of the consolidated financial statements.

3.31 An authorized institution should report financial information for the various geographical areas which are considered to be significant to the institution. A geographical segment should generally be reported where it contributes 10% or more of the relevant disclosure item. The financial information to be disclosed should include but is not limited to:

- Profit/loss before taxation, extraordinary items, and minority interest
- Total assets

The above information by geographical areas should be based on the location of the principal operations of the subsidiary or, in the case of the authorized institution itself, on the location of the branch responsible for reporting the results or booking the assets. The basis should be clearly stated.
3.32 An authorized institution should report both qualitative and quantitative information for the various classes of business which are significant to the institution. On qualitative information, an institution should identify its own significant classes of business and give a brief description of the activities of each reported class of business. An institution may decide for itself how to classify its business, which may be based on the internal classification of the institution for management purposes. An institution should aim to provide a breakdown of activities rather than simply putting all activities into one broad category. On quantitative information, an institution should provide a breakdown of one or more of the following:

- Total operating income (net of interest expense),
- Profit/loss before charge for bad and doubtful debts,
- Profit/loss after charge for bad and doubtful debts, or
- Profit/loss before taxation.

Such breakdown may be expressed in either absolute or percentage terms, by each class of business reported in the qualitative information. In the former case, the aggregate of such breakdown should reconcile with the figures provided in the audited profit and loss account.

3.33 An authorized institution should disclose the breakdown of the gross amount of advances to customers by industry sectors which are considered to be significant to the institution. In order to achieve consistency of reporting among authorized institutions, the information should be disclosed in accordance with the industry categories set out below. The types of advances that should be included in the respective categories should follow that contained in the return on “Quarterly Analysis of Loans and Advances and Provisions (MA(BS)2A)”. Further guidance on how the various types of advances classified in that return relate to the industry categories set out below is given at Annex C.
Loans for use in Hong Kong

Industrial, commercial and financial

- Property development
- Property investment
- Financial concerns
- Stockbrokers
- Wholesale and retail trade
- Manufacturing
- Transport and transport equipment
- Others

Individuals

- Loans for the purchase of flats in the Home Ownership Scheme and Private Sector Participation Scheme
- Loans for the purchase of other residential properties
- Credit card advances
- Others

Trade finance

Loans for use outside Hong Kong

While all institutions should use these categories, they may also break items down into more detailed sub-categories if they so wish. Institutions may also find that disclosing information about the extent to which the above advances are backed by collateral or other security indicates better the extent of credit risk. Disclosure of any such additional information is encouraged. In addition, the aggregate of this analysis should reconcile with the relevant figures provided in the audited balance sheet.
3.34 Annex C provides further guidance on the disclosure of segmental information.

Other Financial Information

3.35 An authorized institution should disclose the following information supplementary to its financial statements:

(a) the capital adequacy ratio at balance sheet date, computed in accordance with the Third Schedule of the Banking Ordinance. Where an institution is required to compute a consolidated ratio by the HKMA, that ratio should be published. Otherwise, the solo ratio should be published;

(b) for institutions which are required by the HKMA to maintain capital against market risk, an adjusted capital adequacy ratio which takes into account market risk as at the balance sheet date, computed in accordance with the Guideline “Maintenance of Adequate Capital Against Market Risks” issued by the Monetary Authority; and

(c) the average liquidity ratio for the last month of the financial period, computed in accordance with the Fourth Schedule of the Banking Ordinance. Where the basis of computation has been agreed with the HKMA, an institution may choose to include overseas branches and/or subsidiaries in the calculation of the liquidity ratio (rather than Hong Kong offices only).

The basis of computation should be clearly stated and should be consistently applied each year. Where both the adjusted and unadjusted capital adequacy ratios are disclosed, the fact that the adjusted ratio takes into account market risk should be clearly stated.

Year 2000 Problem

3.36 Authorized institutions should disclose information in relation to the Year 2000 problem. The nature and scope of disclosure should be determined at the discretion of the institution. However an authorized institution is encouraged to consider the following items for disclosure:
— the degree of the institution's Year 2000 problem;
— the progress of work performed to date;
— the institution's definition of Year 2000 compliance; and
— the date on which the institution expects to be Year 2000 compliant.

Comparative Figures and Transitional Arrangements

3.37 The corresponding amounts for the immediately preceding financial year should be given for the above disclosures.

3.38 Where the recommendations in respect of counterparty analysis, maturity profile, market risk information, analysis of advances to customers by industry sectors, and the capital adequacy ratio adjusted for market risk are applied for the first time, and it is impractical to apply the recommendations retrospectively, the recommendations in respect of the comparatives need not apply for the first year.

Terminology

3.39 Institutions should consider the guidance note on terminology at Annex D in determining the classification of items within the disclosures contained in this Guide. Institutions should provide sufficient descriptions in their accounting policy notes or other notes on the accounts to enable the users of the financial statements to understand how material items have been dealt with.

Presentation and Layout

3.40 The above recommendations present a broad framework of financial disclosure by authorized institutions. The precise method of presentation in the accounts and the layout is a matter for individual institutions to agree with their auditors.
APPLICATION OF THE RECOMMENDATIONS TO RLBS AND DTCS

Paragraph 2.1 and 2.2 of the Best Practice Guide indicate that the recommendations in the Guide are intended to apply to RLBS and DTCS which currently have total assets of HK$1 billion or more or total customer deposits of HK$300 million or more. Any RLB or DTC which meets either one of the size criteria is recommended to adopt the recommendations in the Best Practice Guide.

The HKMA intends to use the figures which RLBS and DTCS report in respect of item 21 (Total assets less provisions) and item 5.4 (Total deposits from customers) of the Return of Assets and Liabilities of an Authorized Institution (Form MA(BSI)) to determine whether a RLB or DTC meets the above size criteria. To ensure that institutions know in advance whether or not they should adopt the recommendations in the Best Practice Guide and to avoid the effects of one-off fluctuations at the end of financial year, the average of the relevant figures reported in the twelve month period up to end-August will be adopted for this purpose.
GUIDANCE NOTES ON MATURITY CLASSIFICATION

1. Where an item is repayable by instalments, the repayments should be reported according to each instalment payment date and amount.

2. For items of a revolving nature, they should be reported:
   - according to the earliest date the asset will mature - if the institution has no notice of any intention of renewal by the borrower;
   - according to the next maturity date - if notice has been received on renewal of the loan or debt securities upon maturity; and
   - according to the final maturity date of the credit line -- if the asset is to be renewed automatically on each rollover date.

3. Report any assets such as loans and debt securities which have been overdue for not more than 1 month as “Repayable on demand” and an asset which is non-performing or which is overdue for more than 1 month as “Undated”. Any loan which is repayable on demand (e.g., demand loans and overdrafts) should be treated as overdue when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction and the loan has remained unpaid at the reporting date.

4. In case of an asset which is repayable by different payments or instalments, only that portion of the asset which is actually overdue should be reported according to the method indicated above. Any part of the asset which is not yet due should continue to be reported according to the residual maturity unless the repayment of the asset is in doubt in which case the amount should be reported as “Undated”.

5. Unless otherwise indicated, liabilities should be classified according to their earliest maturity. In relation to deposits, this means the first roll-over date or the shortest period of notice required to effect a withdrawal.

6. Report demand, savings and current account deposits of customers as “Repayable on demand”. Time, call and notice deposits of customers should be classified according to the earliest date on which these deposits may be withdrawn.

7. Negotiable debt instruments issued by the institution which are still outstanding and can be redeemed before maturity at the holder’s option should be classified in the appropriate maturity bands according to the earliest date for redemption. Perpetual instruments should be reported as “Undated”.

22
NOTES ON SEGMENTAL REPORTING

Geographical segments

1. Depending on both the institution's activities and the nature of the markets concerned, reportable geographical segments may be based on continents, other regional areas, whether compatible for geographical or economic reasons, and/or individual countries. An institution's operations within Hong Kong are considered to be a separate geographical segment.

Intra-group items

2. Institutions will need to determine, in the light of their individual circumstances, whether it would be more meaningful to include or exclude intra-group items when preparing segmental information. Where the individual segmental analysis is shown inclusive of intra-group transactions, it will be necessary to show separately the aggregate of intra-group items deducted in order to reconcile with the consolidated totals for profits and assets.

General

3. Where an institution operates predominantly in one geographical area, the institution need only indicate the geographical area in which the institution predominantly operates.

4. Where allocation of an item of revenue, expense, or assets cannot be made to segments on a reasonable basis, no allocation should be made and the unallocated amount should be adjusted against the revenue, expense, or assets of all segments. The unallocated amounts should be disclosed. Where allocation of an item involves a material judgement, the basis of allocation should be clearly stated.

5. In the event that segments are redefined in subsequent years, an institution should disclose the nature, reason for and the effects of such change, where the change has a material effect on the segment information.

6. When a particular segment is regarded as material and disclosed for the first time, comparative figures for the previous year should be provided. Conversely, when a segment falls below the material level in the year of reporting the segmental information should still be disclosed if the prior year comparatives were material and disclosed in the previous year.
7. The allocation of advances to customers classified by industry sectors set out in the Guide should be made in accordance with the definitions in the completion instructions for the return of “Quarterly Analysis of Loans and Advances and Provisions (MA(BS)2A)” (the “return”). The completion instructions provide a detailed description of the types of advances that should be included in the respective items in the return. The relation between the industry sectors in the Guide and the items on the return is set out in the following table. It should however be noted that whilst Part I of the return deals only with the position of the Hong Kong office(s) of the institution, the analysis in the Guide should cover all advances to customers on a consolidated basis where applicable.

<table>
<thead>
<tr>
<th>Industry classifications</th>
<th>Advances included in the following item(s) of the return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans for use in Hong Kong</td>
<td></td>
</tr>
<tr>
<td>Industrial, commercial and financial</td>
<td></td>
</tr>
<tr>
<td>— Property development</td>
<td>Item C1e</td>
</tr>
<tr>
<td>— Property investment</td>
<td>Item C2e</td>
</tr>
<tr>
<td>— Financial concerns</td>
<td>Item H2e</td>
</tr>
<tr>
<td>— Stockbrokers</td>
<td>Item H3c</td>
</tr>
<tr>
<td>— Wholesale and retail trade</td>
<td>Item E</td>
</tr>
<tr>
<td>— Manufacturing</td>
<td>Items A1 to A9</td>
</tr>
<tr>
<td>— Transport and transport equipment</td>
<td>Item G4</td>
</tr>
<tr>
<td>— Others</td>
<td>Items B, C3, D, F, H1, H4, H5d and H6</td>
</tr>
<tr>
<td>Individuals</td>
<td></td>
</tr>
<tr>
<td>— Loans for the purchase of flats in the Home Ownership Scheme and Private Sector Participation Scheme</td>
<td>Item H5a</td>
</tr>
<tr>
<td>— Loans for the purchase of other residential properties</td>
<td>Item H5b</td>
</tr>
<tr>
<td>— Credit card advances</td>
<td>Item H5c</td>
</tr>
<tr>
<td>— Others</td>
<td>Item H5e</td>
</tr>
</tbody>
</table>

Trade finance

Loans for use outside Hong Kong

Item J

Item K
GUIDANCE NOTE ON TERMINOLOGY

“Gains less losses arising from dealing in foreign currencies” refer to the profits less losses from foreign exchange transactions including those from foreign exchange derivatives.

“Gains less losses from other dealing activities” include profits less losses from dealing in instruments such as securities, commodities, precious metals, derivatives based on these items and other derivatives such as interest-rate derivatives.

“Premises and equipment expense” include rents and rates, insurance of premises and equipment, lighting, heating, maintenance costs and Electronic Data Processing expenses.

“Charge for bad and doubtful debts” refers to the net amount charged or credited to the profit and loss account in respect of provisions for bad and doubtful debts and bad debt recoveries.

“Long-term investments” include investment securities and investments in associated companies.

“Banks and financial institutions” refer to institutions authorized under the Banking Ordinance and institutions which are regarded as banks by the appropriate supervisory authorities in their place of incorporation, and include central banks.

“Cash and balances with other banks and financial institutions” mean cash in the till and demand deposits with other banks and financial institutions.

“Money at call and short notice” refers to deposits of up to a maximum of one month to maturity.

“Treasury bills (including Exchange Fund Bills)” include all such bills regardless of maturity and including those held for dealing purposes.

“Trade bills” refer to all purchased bills of exchange in relation to trade transactions.

“Certificates of Deposit” include all Certificates of Deposit regardless of maturity (including those held for dealing purposes).

“Securities held for dealing purposes” are defined as all other money market or capital market securities held for trading.
"Advances to banks and financial institutions" include placements with banks and financial institutions of more than one year.

"Investment securities" include all other money market or capital market securities held for purposes other than dealing purposes.

"Debt security" refers to any security representing a creditor relationship with an enterprise. It also includes preference shares that by their terms either must be redeemed by the issuer or are redeemable at the option of the investor. Thus, it includes, among other items, corporate bonds, convertible debt, commercial paper, and all securitized debt instruments. Holdings of a bank's own debt securities should not be included, even if they are held on a market maker's book; they should be netted against the amount of issued debt securities shown on the liabilities side.

"Equity security" refers to any security representing an ownership interest in an enterprise (e.g. common shares, preference shares or other capital stock). However, it does not include convertible debt or preference shares that by its terms either must be redeemed by the issuing enterprise or is redeemable at the option of the investor.

"Loan Capital" refers to subordinated liabilities such as loans, debentures, floating rate notes, etc.

"Deposits and balances of other banks and financial institutions" refer to all amounts (excluding those in the form of debt securities and certificates of deposits) arising out of banking transactions owed to other banks and financial institutions.

"Issued debt securities" refer to all negotiable securities other than stocks, shares, and Certificates of Deposit.

"Group companies" refer to the following categories: the ultimate holding company, any subsidiary of the ultimate holding company (including any intermediate holding company of the institution) and any subsidiary of the institution.

"Direct credit substitutes" are irrevocable off-balance-sheet obligations which carry the same credit risk as a direct extension of credit. They include guarantees, the confirming of letters of credit, standby letters of credit serving as financial guarantees for loans, securities and other financial liabilities. They include also liabilities arising from acceptances on accommodation bills but exclude any such bills which have been discounted by the institution itself. Risk participation and any other similar commitments where the institution has undertaken to repay the financial obligation of a customer on his failure to do so should also be included.
“Transaction-related contingencies” refer to contingent liabilities arising from an irrevocable obligation to pay a beneficiary when a customer fails to perform some contractual, non-financial obligation. They include those arising from performance bonds, bid bonds, warranties and standby letters of credit related to a particular transaction.

“Trade-related contingencies” are contingent liabilities arising from trade related obligations. They include letters of credit issued, acceptances on trade bills, shipping guarantees issued and any other trade related contingencies. However, liabilities arising from confirmation of letters of credits issued by another institution should be regarded as direct credit substitutes.

“Note issuance and revolving underwriting facilities” are arrangements whereby a borrower may draw down funds up to a prescribed limit over a pre-defined period through the issue of notes which the institution has committed to underwrite.

“Other commitments” include the undrawn portion of any binding arrangements which obligate the institution to provide funds at some future date. Commitments with an original maturity of less than 1 year, or which can be unconditionally cancelled at any time by the institution at its discretion, other than for “force majeure” reasons, include any revolving or undated/open-ended commitments, e.g. overdrafts or unused credit card lines, providing that they can be unconditionally cancelled at any time and are subject to credit revision at least annually. Original maturity is defined as the length of time between the date the commitment is made and the earliest date on which the institution can, at its option, unconditionally cancel the commitment.

“Forward asset purchases” refer to commitments to purchase at a specified future date and on prearranged terms, a loan, security or other asset from another party, including those under a put option written by the institution.

“Amounts owing on partly paid shares and securities” refer to the unpaid portion of shares or securities which the issuer of such shares or securities may call for at a future date.

“Forward forward deposits placed” refer to agreements between the institution and another party whereby the institution will place a deposit at an agreed rate of interest with that party at some predetermined future date.

“Asset sales or other transactions with recourse” include asset sales where the holder of the asset is entitled to put the asset back to the institution within an agreed period or under certain prescribed circumstances, e.g. deterioration in the value or credit quality of the asset concerned.
"Derivatives" refer to financial contracts whose value depends on the value of one or more underlying assets or indices.

"Hedging" transactions are those entered into to reduce risk by taking a position which offsets existing or anticipated exposure to a change in market rates or prices other than those on the trading book, for example, those entered into to manage interest rate or foreign exchange risks.

"Trading" transactions means the institution’s proprietary positions in financial instruments which are taken on with the intention of short term resale or benefiting in the short term from actual or expected differences between the buying and selling prices or from other price or interest-rate variations; positions which arise from the execution of trade orders from customers and market making; and positions taken in order to hedge other elements of the trading book.

"Replacement cost" is defined as the cost of replacing all contracts (including those traded on exchanges, margin trading transactions, foreign exchange contracts with original maturity of 14 calendar days or less, and the unmatured forward leg of foreign exchange swaps but excluding the forward foreign exchange contracts arising from swap deposit arrangements) which have a positive value when marked to market.

"Credit risk weighted amount" refers to the amount as computed in accordance with the Third Schedule of the Banking Ordinance.

"Market risk" is the risk of loss arising from adverse changes in value as a result of movements in market rates or prices.

"Trading book" includes the institution’s proprietary positions in financial instruments which are taken on with the intention of short term resale or benefiting in the short term from actual or expected differences between the buying and selling prices or from other price or interest-rate variations; positions which arise from the execution of trade orders from customers and market making; and positions taken in order to hedge other elements of the trading book. For the purpose of disclosure of market risk, money market transactions originated for funding purposes or to deploy surplus liquidity need not be included.
認可機構披露財務資料的最佳執行指引

目錄

第一部分 引言 3

第二部分 實施

適用範圍及生效日期 4

遵從披露方案 4

遵從情況聲明 5

第三部分 財務資料披露的建議

損益帳 6

資產負債表 7

現金流量表 11

資產負債表以外的項目 12

與集團公司進行的交易 13

作為抵押品的資產 13

主要會計政策 14

補充財務資料 14

比較數字及過渡安排 19

詞彙 19

呈報方式及編排 20
附件

附件 A 適用有關建議的有限制牌照銀行和接受存款公司
附件 B 期限分類的指引
附件 C 分類報告的指引附註
附件 D 詞彙指引
I 引言

1.1 本最佳执行指引（「指引」）由香港金融管理局发出，列载金融管理局建议认可机构就披露财务资料应采用的最低标准。该等标准适用于截至1997年12月31日止或以后的财政年度的帐目。金融管理局预期除了规模较小的有限制牌照银行及接受存款公司外，所有在本港注册的认可机构均会遵行本指引（详见2.2和2.4段）。

1.2 本指引未包括但不会取代有关法律和会计准则的披露要求，或为了反映真实和公平的意见而须作出的披露。因此，认可机构不仅需要注意本指引的建议，还需遵循《公司条例》、《联交所证券上市规则》，及适用的会计实务准则所载的其他现行披露规定。

1.3 本指引的1997年版本是1995年8月和1996年11月发出的指引的更新版本。
II 實施

適用範圍及生效日期

2.1 本指引第II部分的建議適用於所有在本港註冊的持牌銀行及規模較大的有限制牌照銀行及接受存款公司截至1997年12月31日止或以後的年度帳目。

2.2 就上文第2.1段而言，所謂規模較大的有限制牌照銀行及接受存款公司是指現時的資產總值為10億港元或以上，或客戶存款總額為3億港元或以上（詳情見附件A）的有限制牌照銀行及接受存款公司。為了在申報方面保持連貫性，金融管理局預期，有限制牌照銀行和接受存款公司如已就1996年度帳目採用了指引所載的財務資料披露建議，则即使它們的資產總值或客戶存款總額在其後的財政年度下降至低於上述水平，它們仍須繼續按照指引所載建議（包括指引其後的更改）申報。

2.3 本指引第II部分列載的建議僅擬作為財務資料披露的最低標準。金融管理局歡迎認可機構除遵守本指引的建議外，公布更多資料；同時，即使有限制牌照銀行和接受存款公司的資產總值或客戶存款總額是在豁免範圍內，它們亦可就其帳目採用有關建議。

進從披露方案

2.4 《銀行業條例》附表七將認可機構須披露充分的財務資料，列為在《銀行業條例》下繼續獲得認可的其中一項條件（即認可機構在獲認可時及其後均需符合的條件）。根據該附表第11段規定，在本港註冊的機構必須令金融管理專員信納，該公司現時有，及如獲認可會
繼續在經審核年度賬目和年報的其他部分；披露有關其事務狀況以及其利潤及虧損的足夠資料。本指引列出金融管理專員預期適用本指引的認可機構應披露的財務資料*。各認可機構務須注意，未能符合這項發牌條件會是被撤銷認可資格的理由。雖然金融管理專員有酌情權，可決定是否撤銷有關機構的認可資格。

2.5 香港聯合交易所（聯交所）打算在其1997年帳目把1997年財務資料披露方案納入上市規則內。

遵從情況聲明

2.6 適用本指引第II部分所載建議的認可機構，應在董事報告書中聲明其遵從本指引的狀況，以及列出沒有遵從任何一項建議的理由。如機構已遵從本指引所載的全部建議，則應作出一般聲明，表示年度帳目完全符合本指引的建議。如機構只遵從本指引的部分建議，則應在董事報告書聲明沒有遵從那些建議，並列明不遵從的理由。

* 本指引的規定僅適用於根據《公司條例》附表十股本可以享有關於披露規定的大部分豁免。
### 財務資料披露的建議

#### 損益帳

3.1 識可機構應在損益帳或財務報表的附註中列載以下資料。認可機構在顧及財務報表整體明確性的情況下，自行判斷有關每項須予披露項目的相對重要性。

利息收入

利息支出

其他營運收入
   — 外匯買賣收益減虧損
   — 其他買賣收益減虧損
   — 費用及佣金收入淨額（見第3.2段）
   — 股息收入（分為來自上市及非上市股票）
   — 其他

營運支出
   — 職員薪金支出
   — 樓宇及設備開支，不包括折舊（款額具關鍵性者須作出分析）
   — 折舊費用
   — 其他營業開支

現金及呆帳準備金調撥

出售有形固定資產及長期投資的收益減虧損（款額具關鍵性者須作出分析）
特殊項目（遵照香港會計實務準則第2號）

稅項
— 香港稅項
— 海外稅項
— 遞延稅項（如適用）

非經常項目（遵照香港會計實務準則第2號）

撥款：
— 撥入或撥自儲備

3.2 有關費用及佣金收入淨額方面，如屬關鍵性，則其總數須予以披露，以了解認可機構從事收費為基礎的業務活動的真正程度。

3.3 有關稅項方面，香港利得稅的計算基礎須予以披露。

3.4 識可機構須披露任何撥作準備金的關鍵性數額，（而該準備金並非屬資產值折舊、更新或減值者），或從上述準備金撤回而並非應用於有關用途的任何關鍵性數額。

資產負債表

3.5 識可機構須在資產負債表或財務報表的附註中包括以下資料。同時，認可機構在顧及財務報表整體明確性的情況下，自行判斷有關每項須予披露項目的相對重要性。

資產

現金及短期資金
— 現金及其他銀行及金融機構的結存
— 通知及短期存款
— 國庫債券（包括外匯基金票據）
在香港銀行及金融機構在一至十二個月內到期的存款

貿易票據（如準備金數額屬關鍵性者須予列明）

持有的存款證

持有供買賣用途的證券（區分為上市及非上市者）

貸款及其他帳目
—— 客戶貸款
—— 給予銀行及金融機構的貸款
—— 應計利息及其他帳目（款額具關鍵性者須作分析）
—— 壞帳及呆帳準備金（如屬關鍵性者，須仔細區分為客戶貸款、給予銀行及金融機構的貸款、應計利息及其他帳目）
—— 屬一般性質
—— 屬特殊性質

投資證券（須將以下兩項區分為上市及非上市者，並須披露上市證券的市值）
—— 股票
—— 債券

聯營公司投資

有形固定資產（對於各項主要資產，包括投資物業，均須披露下列各項資料）
—— 成本或估值
—— 在有關期間的添置、重估及出售
—— 在有關期間此等資產折舊或減值的準備或註銷數額
—— 累積折舊；及
—— 帳面淨值
負債項目

銀行同業及其他金融機構的存款及結餘
客戶的往來、定期、儲蓄及其他存款
已發行的存款證
已發行的債務證券
遞延稅項（如適用）（遵照香港會計實務準則第 12 號）
其他帳目及準備金

資本

借貸資本（須披露其類型、息率及到期日）
少數股東權益
股本

儲備（須區分為各關鍵類型的儲備，包括物業及其他重估儲備
（如設有該等儲備））

3.6 認可機構須披露在有關期間內，壞帳及呆帳準備金（包括關鍵的貿易匯票準備金）的變動狀況詳情。準備金的變動狀況毋須按資產類別區分，但須按一般準備金和特殊準備金區分。該等變動狀況詳情須作披露如下：

一 在期間的損益帳內為放款等呆帳扣除的金額；
一 在期間內註銷的放款額等；
一 在以前年度註銷放款等的收回金額；
一 撥入暫記帳的放款等呆帳的利息（如適用）；
一 在期間內收回已撥入暫記帳的利息（如適用）；及
一 匯兌調整（如有）。
3.7 認可機構應披露利息撥入暫記帳或已停止累計利息的貸款總額，及就該等貸款撥出的特殊準備金總額。如特殊準備金已計及該等貸款的抵押品價值，認可機構可以加以說明，以反映其壞帳準備金水平合理。

3.8 認可機構應獨立分析為買賣和投資用途而持有的證券，並按發行人分類如下：

--- 中央政府和中央銀行
--- 公營機構
--- 銀行和其他金融機構
--- 企業
--- 其他

3.9 認可機構須披露下列資產和負債的到期情況：

資產：
--- 客戶貸款
--- 在銀行和其他金融機構的存款
--- 持有的存款證
--- 持有供買賣用途的債券
--- 持有供投資用途的債券

負債：
--- 銀行和其他金融機構存款
--- 客戶的往來、定期、儲蓄和其他存款
--- 所發行的存款證
--- 所發行的債券
並按還款期分類為即時、三個月或以下（須於即時償還者除外）、一年或以下但超過三個月、五年或以下但超過一年、五年以上和無註明日期。認可機構應根據於資產負債表日期至合約訂明的到期日的剩餘期限，把資產與負債分類為上述的期限組別。有關期限分類的詳盡指引見附件 B。

3.10 載列於財務報表的有形固定資產的總額（未計累積折舊前）須區分為按成本值及按估值（如有）兩類。以估值入帳的固定資產，須披露該等資產估值的年份及價值。如資產在財政年度內估值，則下列資料須予披露：

— 為資產估值的人士的姓名，及其符合資產估值資格的詳情；及
— 該等人士所採用的估值基準。

3.11 認可機構須披露載列於有形固定資產項下的樓宇物業（包括投資物業）中，屬永久業權和租賃性質（劃分為長期租約、中期租約及短期租約）的資料，亦須區分為位於香港或香港以外地方的租賃物業。

3.12 認可機構須披露有關年度的儲備變動狀況的詳情，包括重估物業的盈餘或虧損。

3.13 認可機構的資產負債表不應有任何未予披露的內部儲備。

現金流量表

3.14 認可機構須根據香港會計實務準則第 15 號，披露現金流量表。
3.15 認可機構須披露資產負債表外各主要類別的金融工具或合約的合約或名義數額，這些須包括但不限於下列各項：

或然負債及承擔：
— 直接信貸替代項目
— 與交易有關的或然項目
— 與貿易有關的或然項目
— 票據發行及循環的包銷安排
— 其他承擔
  — 原訂到期期限少於一年或可無條件地取消
  — 原訂到期期限為一年或以上
— 其他（包括過期資產購買、未繳足之股份及證券的尚欠數額、遠期存款、具有追索權的資產銷售或其他交易）— 款額具關鍵性者須作出分析

衍生工具：
— 匯率合約（不包括因掉期存款安排所產生的遠期外匯合約）
— 利率合約
— 其他

3.16 衍生工具方面，認可機構須提供有關各主要類別的衍生工具之名義總額分析（如屬關鍵性），這些須包括但不限於下列項目（如屬重大）。

外匯合約
— 遠期及期貨合約
— 掉期合約
— 購入期權
— 洽出售權
利率合約
— 透期及期貨合約
— 掉期合約
— 購入期權
— 沽出期權
— 其他 — 款額具關鍵性者須作出分析

3.17 認可機構須就作買賣或對沖用途的各主要類別的衍生工具之名義總額作出分析。

3.18 資產負債表外金融工具之合約或名義數額僅為資產負債表日業務額之指標，與其所涉及的潛在風險無大關係。因此認可機構亦須為其資產負債表外金融工具提供有關風險的資料，特別是以下項目：

(a) 其或然負債及承擔、外匯合約、利率合約及其他衍生工具（如有）之信貸風險加權總額。

(b) 其外匯合約、利率合約及其他衍生工具（如有）之重整成本總額。

認可機構亦須列明此等數額是否已計及雙邊淨額結算安排之影響。

與集團公司進行的交易

3.19 如認可機構與集團公司進行交易，則須披露互相關係的性質，以及分析在結算日其與各類集團公司互相之間應收或應付的餘額。

作為抵押品的資產

3.20 認可機構須披露有抵押負債總額，以及作為抵押品的資產的性質及帳面值。
主要會計政策

3.21 在有關年度釐定盈虧及說明財政狀況方面所採用的主要會計政策均須以帳目附註的形式予以披露。

3.22 認可機構須在財務報表附註內說明就資產負債表外的金融工具所採用的主要會計政策。該等附註最少應包括就估值和確認收入所採用的會計慣例的闡釋。

補充財務資料

3.23 認可機構須披露下列資料，以作為其財務報表的附帶資料或其財務報表的一部分。

風險管理的描述性資料

3.24 認可機構應提供因其業務而承擔的主要風險類別的資料，包括（如適用）因其營業帳冊內的交易而承擔的信貸、流動資金、利率、外匯和市場風險。此外，機構也應闡明其就評估、監察和控制風險以及管理用作支持各類風險的資本所採用的政策、程序和管控措施。例如，應包括下列各項的闡述：

一 董事局和高層管理人員的監察風險管理工作；
一 識別和評估不同類別的風險；
一 交易訂立的批核；
一 監察和管控風險的程序（例如透過獨立的風險管控單位）；
一 以限额管控風險；
一 操作管控措施；及
一 內部審核的角色。
市場風險

3.25 假如認可機構，符合《就市場風險維持充足資本》指引所載有關申報市場風險的低額豁免的所有準則，該認可機構便可視因其營業帳冊內的交易而承擔的市場風險為不屬關鍵性。然而，機構應聲明它是倚賴上述準則而決定因其營業帳冊內的交易而承擔的市場風險是否屬關鍵性。

3.26 假如認可機構認為因其營業帳冊內的交易而承擔的市場風險並不屬關鍵性，則須在按照上文第3.24段提供描述性資料時一併作出有關聲明，便毋須再進一步提供描述性或數量性資料。

3.27 假如認可機構因營業帳冊內的交易所承擔的市場風險屬於關鍵性，則除了上文第3.24段提到的描述性資料外，機構也需提供有關風險的款額及波動情況的數量性資料。這些資料至少應包括每日平均收入，以及這些收入的標準差，如屬關鍵性，便更要按外匯、利率、商品和股票方面的風險來分析。機構也需提供每日收入總額的頻率分布分析（以矩形圖的形式提供）。

3.28 金融管理局鼓勵認可機構根據其管理市場風險的方法，披露更多數量性資料，並就關鍵的市場風險，作出外匯、利率、商品及股票等方面的市場風險分析。機構也應提供有關數據的主要參考和假設。機構所提供的資料類別包括估計虧損風險（value at risk），買賣組合價值的實際變動分析、風險與表現的比較，根據市場的多項變動造成的假定影響（hypothetical effect）而進行的壓力分析（stress analysis），或差距（gap）或加權周轉期（duration）分析。

1. 然而，機構應按第3.24段所述，提供有關因其營業帳冊以外的交易而承擔的利率和外匯風險的描述性資料，並闡述管理這些風險的政策、程序和監管措施。

2. 進業務收入包括買賣組合的市價價值每日變動，並加任何與買賣有關的利息收入、股息或其他收入。
3.29 以上所述質量並重的資料，應包括在有關年度內因有關投資組合中所包含的資產負債表內和表外業務所引起的市場風險。

分項資料

3.30 如綜合財務報表已呈報，分項資料只須要按綜合財務報表的基準而披露。

3.31 認可機構須披露其認為重要的各區域財務資料。一個區域分項如佔有關披露項目10%或以上，一般須予以披露。須予披露的財務資料包括但不限於：

一 未計稅項、非經常性項目及少數股東權益的溢利／虧損
一 總資產

上述按區域分類的資料須根據附屬公司的主要業務所在地點，或如為認可機構本身，則按負責報告業績或將資產入帳的分行所在地予以披露。有關區域分類基準須清楚列明。

3.32 認可機構須披露其各項主要業務的質與量方面的資料。在描述性資料方面，認可機構須確定其主要業務類別，並扼要說明所披露的每類業務的有關活動。認可機構可自行決定如何將其業務分類，並可按照機構為管理目的而制訂的內部分類方法進行分類。認可機構應提供詳盡分類資料，而不要把所有業務歸入一個總項目下。至於數量性資料方面，機構應提供下列一項或以上的分類資料：

一 經營收入總額（已扣除利息支出）
一 未計壞帳及呆帳準備金前的溢利／虧損
一 扣除壞帳及呆帳準備金後的溢利／虧損
一 除稅前溢利／虧損
這些分類資料可因應在申報描述性資料時所劃分的每類業務，按實際數額或以百分比列示。如按實際數額列示，分類項目的總額應與經審核損益帳所提供的數字相符。

3.33 認可機構須根據其認為重要的行業類別披露客戶貸款的總額的明細項目。為確保認可機構在披露有關資料方面的一致性，所披露的資料須以下列行業類別為基準。在列入各行業類別時應參照《房貸、墊款及準備金分析季報表》(MA(BS)2A) 所載的貸款類別。該季報表內所列各類貸款與下列行業分類的關係的詳盡指引見附件 C。

在香港使用的貸款

工商金融
— 物業發展
— 物業投資
— 金融企業
— 股票經紀
— 批發及零售業
— 製造業
— 運輸及運輸設備
— 其他

個人
— 購買「居者有其屋計劃」和「私人參建居屋計劃」樓宇的貸款
— 購買其他住宅物業的貸款
— 信用卡貸款
— 其他
貿易融資

在香港以外使用的貸款

所有認可機構都應按照以上的行業分類披露資料，也可按其意願就個別行業作出更加細緻的分類。認可機構或會注意到，披露上述貸款中具備抵押品或其他抵押的有關資料，更能顯出其信貸風險的水平。金融管理局鼓勵認可機構提供該等額外資料。此外，上述分類分析的總額應與經審核資產負債表所載的有關數字相符。

3.34 附件 C 載有關於披露分類資料的進一步指引。

其他財務資料

3.35  認可機構須披露下列財務報告的補充資料:

(a) 於結算日的資本充足比率，計算方法根據《銀行業條例》附表三的規定。如金融管理局要求認可機構計算綜合比率，則應公布該比率。如金融管理局並無提出這項要求，則認可機構應公布單一比率；

(b) 認可機構如被金融管理局要求就市場風險維持資本，則應提供已計及於資產負債表日期的市場風險的經調整資本充足比率，計算方法按金融管理處專員發出的《就市場風險維持充足資本》指引的規定；及

(c) 有關財政年度的最後一個月的平均流動資金比率，計算方法根據《銀行業條例》附表四的規定。如認可機構已與金融管理局議定計算基準，則該機構在計算流動資金比率時可選擇包括其海外分行及／或附屬公司在內（不單只包括其香港辦事處）。
計算基準應清楚列明，並且每年均應一致。如認可機構同時披露經
調整和未經調整資本充足比率，則應清楚列明經調整比率已計及市
場風險。

公元二千年問題

3.36 認可機構應披露有關公元二千年問題的資料，資料的性質和涉及的範
圍應由機構自行決定。然而，金融管理局鼓勵認可機構披露下列資料：

—— 機構所面對的公元二千年問題的嚴重程度；
—— 截至目前為止的工作進展；
—— 機構對於已解決公元二千年問題的定義；及
—— 機構預期能解決公元二千年問題的日期。

比較數字及過渡安排

3.37 在上文所述的披露資料中，須一併列出緊接著的上一個財政年度的
比較數字。

3.38 凡首次就有關發行人的分析、到期情況、市場風險資料、按行業類
別分析客戶貸款以及就市場風險調整的資本充足比率的建議披露資
料，而將建議追溯實行並不可行時，則無需於首年度披露有關建議
的比較數字。

詞彙

3.39 在確定本指引所載須予披露的各個項目的分類時，應參考附件D有
關詞彙的指引。認可機構須在其會計政策附註或其他帳目附註提供
充足的說明，以使運用財務報表的人士明白帳目內如何處理各個關
鍵項目。
以上建議為認可機構披露財務資料提供了一個主要架構，至於帳目的具體呈報方式及編排則有待個別認可機構及其核數師議定。
適用有關建議的有限制牌照銀行和接受存款公司

根據最佳執行指引第2.1段和2.2段，指引所載建議擬適用於目前的資產總值為10億港元或以上，又或客戶存款總額達3億港元或以上的有限制牌照銀行和接受存款公司。金融管理局建議任何有限制牌照銀行或接受存款公司若符合以上其中一項準則，均應採納指引所載建議。

金融管理局計劃根據有限制牌照銀行和接受存款公司在認可機構資產及負債申報表（表格 MA(BS)1）中第21項（已扣除準備金的資產總額）和第5.4項（客戶存款總額）所申報的數字，確定某間有限制牌照銀行或接受存款公司是否符合上述準則。為了確保有關機構能預先知道其應否採納最佳執行指引所載建議，以及避免在財政年度完結時一次過作出調整而產生的影響，金融管理局將採用該等機構就截至八月底止的十二個月內所申報的有關數字的平均數，作為計算標準。
期限分類的指引

1. 有关分期還款的項目，應根據每個到期還款日期和數額申報。

2. 至於循環性質的項目，申報方法如下：
   — 如認可機構沒有接到借款人的續期通知，應根據有關資產的最早到期日申報；
   — 如已接到貸款或債券到期時將會續期的通知，應根據下一個到期日在期日申報；及
   — 如有關資產在每一個續期日自動續期，應根據續貸額的最後到期日在期日申報。

3. 貸款與債務證券等逾期不超過一個月的，應申報為「即時還款」；不產生利潤或逾期超過一個月的，應申報為「無註明日期」。至於即時還款的貸款（如活期貸款與透支），如已向借款人發出還款通知，借款人卻沒有依照指示還款，以至在申報日仍未償還欠款，該項貸款便作逾期處理。

4. 對於以不同還款額或不同還款期償還的資產，應依照上述方法申報該資產中實際逾期的部分，其他未到期的部分，應仍根據剩餘期限申報；除非資產的償還情況出現問題，才將有關數額列為「無註明日期」。

5. 除非另有指示，負債的分類應根據各自的最早到期日進行。存款方面，最早到期日應指第一個續期日或提取存款的最短通知期。

6. 客戶活期、儲蓄和往來存款應申報為「即時還款」。客戶定期、短期通知和通知存款應根據其可被提取的最早日期來分類。

7. 認可機構已發行並可在到期前按照持有人選擇價值回的可轉讓債務證券，應根據最早贖回日期列入適當的到期類別。永久證券應列作「無註明日期」。
分類報告的指引附註

按區域分類
1. 視乎認可機構的業務及有關市場的性質，區域分類資料可根據地理或經濟理由，以洲、地區及／或個別國家列出。認可機構在香港的業務會被視為自成一類的區域分類。

集團內部項目
2. 在編製分類資料時，認可機構應根據本身情況，決定應否包括集團內部項目在內。如個別分類項目包括集團內部交易資料，則有關的認可機構將需要另行列出已扣除集團內部項目的總數，以符合綜合溢利和資產總額的計算基準。

一般情況
3. 如認可機構主要在一地區裏經營，則只需說明該地區。

4. 如認可機構未能將某項收入、支出或資產合理分類，則不應分類，但應相應調整所有分類項目的收入、支出或資產，並予以披露。如需作出關鍵性判斷才能決定將某項收入、支出或資產分類，則應列明有關的調整基準。

5. 如機構在其後重新劃分分類項目，而有關變動對分類資料有關鍵性影響，則該機構應披露有關變動的性質、作出變動的理由及所引致的影響。

6. 如某項分類項目為關鍵性及屬首次披露，則有關機構應同時提供上年度的比較數字。相反來說，如某項分類項目在申報年度下降至不屬關鍵性水平，但如上年度的比較數字為關鍵性及已予披露，則有關機構仍需披露有關的分類資料。
按行業分類的客戶貸款分析

7. 按照指引所列行業作出的客戶貸款分類，應參照《貸款、墊款及準備金分析季度表》（MA(BS)2A）（分析季度表）填報指示的定義進行。該填報指示詳述應列入分析季度表中各項目的貸款類別。下表列出指引內的行業類別貸款和分析季度表的相應項目，但應注意分析季度表第1部分只填寫有關認可機構香港辦事處的狀況，而指引內的分析卻應包括認可機構以綜合基礎計算的（如適用）所有客戶貸款。

<table>
<thead>
<tr>
<th>行業類別</th>
<th>應列入分析季度表</th>
</tr>
</thead>
<tbody>
<tr>
<td>在香港使用的貸款</td>
<td>以下各項的貸款類別</td>
</tr>
</tbody>
</table>

### 工商金融
- 物業發展
- 物業投資
- 金融企業
- 股票經紀
- 批發與零售業
- 廠造業
- 運輸與運輸設備
- 其他

### 個人
- 購買「居者有其屋」與「私人參建居屋計劃」樓宇的貸款
- 購買其他住宅物業的貸款
- 信用卡貸款
- 其他

### 貿易融資

在香港以外使用的貸款

<table>
<thead>
<tr>
<th>項</th>
<th>項</th>
</tr>
</thead>
<tbody>
<tr>
<td>C1e</td>
<td>C2e</td>
</tr>
<tr>
<td>H2e</td>
<td>H3e</td>
</tr>
<tr>
<td>E</td>
<td>A1至A9項</td>
</tr>
<tr>
<td>G4</td>
<td>B、C3、D、F、H1、H4、H5d與H6</td>
</tr>
<tr>
<td>H5a</td>
<td>H5b</td>
</tr>
<tr>
<td>H5c</td>
<td>H5e</td>
</tr>
<tr>
<td>J</td>
<td>K</td>
</tr>
</tbody>
</table>
詞彙指引

「外匯買賣收益減虧損」指來自外匯交易（包括外匯衍生工具）的溢利減虧損。

「其他買賣收益減虧損」包括來自買賣證券、商品，貴金屬、以這些項目為相關資產的衍生工具及其他衍生工具（如利率衍生工具）的溢利減虧損。

「樓宇及設備開支」包括租金及差餉、樓宇及設備保險、照明、暖氣、維修費用及電子數據處理方面的開支。

「壞帳及呆帳準備金調整」指在損益帳內就壞帳及呆帳準備金及壞帳回收所應撥出或撥入的款項淨額。

「長期投資」包括投資證券及在聯營公司的投資。

「銀行及金融機構」指根據《銀行業條例》獲認可的機構，及被註冊地有關監管機構認可為銀行的機構，包括中央銀行。

「現金及在其他銀行及金融機構的結存」指庫存現金及在其他銀行及金融機構的活期存款。

「通知及短期存款」指到期日最多為一個月的存款。

「國庫債券（包括外匯基金債券）」包括所有該等票據（不論年期）及包括持作買賣用途的票據。

「貿易匯票」指所有已購入的貿易票據。

「存款證」包括所有存款證（不論年期）（包括持有供買賣用途的存款證）。

「持有供買賣用途的證券」指所有持作買賣的其他貨幣市場或資本市場證券。
「給予銀行及金融機構的貸款」包括存放於銀行及金融機構超過一年的款項。

「投資證券」包括所有持作非買賣用途的其他貨幣市場或資本市場證券。

「債務證券」指代表企業債權人關係的任何證券，亦包括按其條款須由發行人贖回，或投資者可自行作出選擇贖回的優先股。因此，除其他工具外，並包括公司債券、可轉換債務證券、商業票據，以及一切有抵押品的債務工具。如銀行持有其本身的債務證券，即便是在市場莊家帳冊上持有的，有關債務證券亦不應包括在內，而應與負債方所示的已發行債務證券數額抵銷，以計算淨額。

「股本證券」指代表於企業中的業權權益的任何證券（例如普通股、優先股或其他股本）。然而，按其條款須由已發行企業贖回，或投資者可自行作出選擇贖回的可轉換債券或優先股則不包括在內。

「借貸資本」指後債負債，如貸款、債券、浮息票據等。

「銀行同業及其他金融機構的存款及結餘」指銀行交易所產生而欠負其他銀行及金融機構的所有款項（不包括債務證券及存款證形式的款項）。

「已發行的債務證券」指除股票、股份及存款證之外的所有可轉讓證券。

「集團公司」包括以下類別的公司：最終控股公司，最終控股公司（包括有關機構的任何中間控股公司）的任何附屬公司，及有關機構的任何附屬公司。

「直接信貸替代項目」指不可撤回的資產負債表外的與直接給予貸款具有相同的信貸風險的義務，包括擔保、保兌信用證、作為借貸、證券以及其他金融債務的財務擔保的備用信用證，並包括因承兌金融票據而引起的債務，但不包括已由該機構自行貼現的任何有價票據。此外，亦應包括該機構就承諾代還客戶未能償還的債務而所作出的風險分攤以及其他同類承擔。
「與交易有關的或然項目」指當客戶未能履行一些合約及非財務責任的時候，因有不可撤回的責任需付款予受益人而引起的或然項目。這些包括與個別交易有關的履約保證、投標保證、保證書及備用信用證所引起的或然負債。

「與交易有關的或然項目」指與貿易有關的義務所引起的或然項目，這些包括已發出的信用證、承兌貿易票據、已發出的船務擔保以及其他與貿易有關的或然項目。但因保兌另一機構所發出的信用證而引起的債務則應視作直接信貸替代項目。

「票據發行及循環的包銷安排」指借款人於預設期限內可通過發行該機構已承諾包銷的票據而提取資金至指定限額的有關安排。

「其他承擔」指規定該機構須於日後提供資金的任何具有約束力之安排的未提取部分。原到日期限不足一年的承擔，或該機構除由於「不可抗力」的原因外可隨時自行無條件地予以撤銷的承擔，包括任何可循環或未註日期／不設期限的承擔，例如透支或未動用的信用卡限額，只要隨時都可無條件予以撤銷，及至少每年進行一次信貸評級。原到期期限可界定為作出承擔的日期與該機構可選擇無條件地撤銷該項承擔的最早日期之期間。

「短期資產購置」指於未來的指定日期及按預定條款從另一方購買貨款、證券或其他資產的承擔，包括該機構所沽售的認沽期權而作出的承擔。

「未繳足之股份及證券的尚欠數額」指股票或證券的發行人可於日後催繳的股票或證券之未繳款部分。

「遠期存券」指該機構與另一方訂立的協議，根據該項協議，該機構可於將來的指定日期按協定利率存款於另一方。

「具有追索權的資產銷售或其他交易」包括已售出資產的所有人有權於協定期限或在某些指定情況下（例如，有關資產的價值或信貸質素下降）將資產「撥回」該機構之資產。
「衍生工具」指其價值取決於一項或多項相關資產或指數價值的金融合約。

「對沖」交易指投資者以對沖因市場利率或市場價格出現變動而引起的現有或預期風險（營業帳冊的風險除外）；例如專為管理利率或外匯風險的交易。

「買賣」交易指認可機構特約持有的金融工具盤，認可機構持有該等金融工具盤是為了於短期內轉售，及／或於短期內從買賣價的實際及／或預期差額中，或從其他價格或利率方面的變動獲利；因執行客戶的買賣指令和造莊而持有的金融工具盤，以及為了對沖營業帳冊上的其他項目而持有的金融工具盤。

「重置成本」指重訂按市價估值，其價值為正數的所有合約的成本（包括在交易所買賣的合約、孖展交易、原訂期限為14個曆日或少於14個曆日的外匯合約，以及未到期的外匯掉期遠期合約，但不包括因掉期存款安排而產生的遠期外匯合約）。

「信貸風險加權數額」指根據《銀行業條例》附表三規定計算的數額。

「市場風險」指因市場利率或價格變動而引致價值出現不利轉變而引起虧損的風險。

「營業帳冊」包括認可機構特約持有的金融工具盤，認可機構持有該等金融工具盤是為了於短期內轉售，及／或於短期內從買賣價的實際及／或預期差額中，或從其他價格或利率方面的變動獲利；因執行客戶的買賣指令和造莊而持有的金融工具盤，以及為了對沖營業帳冊上的其他項目而持有的金融工具盤。就披露市場風險而言，為籌資或調動餘剩流動資金而進行的貨幣市場交易不包括在內。
This book is due for return or renewal on the date shown unless previously recalled. Fines may be incurred for late return.

<table>
<thead>
<tr>
<th>Binding</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>14. Nov 1999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Dec 2000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Dec 2000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
354.86 B56
Best practice guide on financial disclosure by authorized institutions 1997. Hong Kong : Hong Kong Monetary Authority, [1997]