

UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

for the year ended 31 December 2002

6. CROSS-BORDER CLAIMS

The Group's cross-border claims by countries or geographical areas which constitutes 10% or more of the relevant disclosure item after taking into account any risk transfers are as follows:

	2002			
	Banks and other financial institutions HK\$'000	Public sector entities HK\$'000	Others HK\$'000	Total HK\$'000
Asia Pacific				
excluding Hong Kong	5,105,374	87,553	876,954	6,069,881
- of which Australia	2,146,855	-	-	2,146,855
North and South America	1,721,753	14,617	525,371	2,261,741
Europe	8,247,847	-	-	8,247,847
- of which - Germany	2,324,212	-	-	2,324,212
- United Kingdom	1,799,768	-	-	1,799,768

	2001			
	Banks and other financial institutions HK\$'000	Public sector entities HK\$'000	Others HK\$'000	Total HK\$'000
Asia Pacific				
excluding Hong Kong	5,578,986	90,472	924,610	6,594,068
- of which Japan	2,430,628	-	-	2,430,628
North and South America	2,104,363	16,197	124,925	2,245,485
Europe	8,237,841	-	-	8,237,841
- of which - Germany	2,062,333	-	-	2,062,333
- Netherlands	1,860,980	-	-	1,860,980
- United Kingdom	2,055,219	-	-	2,055,219

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7. CURRENCY RISK

The Group's foreign currency exposures arising from non-trading and structural position which constitute 10% or more of the total net position in all foreign currencies are as follows:

	2002			Total
	US\$	MOP	THB	
Equivalent in thousands of HK\$				
Spot assets	6,712,935	55,023	34,900	6,802,858
Spot liabilities	(6,683,374)	(38,594)	(3)	(6,721,971)
Forward purchases	101,793	–	–	101,793
Forward sales	(60,754)	(35,059)	–	(95,813)
Net long (short) position	<u>70,600</u>	<u>(18,630)</u>	<u>34,897</u>	<u>86,867</u>
				MOP
Net structural position				<u>48,545</u>
		2001		
	US\$	THB		Total
Equivalent in thousands of HK\$				
Spot assets	6,605,907	34,404		6,640,311
Spot liabilities	(6,683,549)	(3)		(6,683,552)
Forward purchases	157,073	–		157,073
Forward sales	(47,223)	–		(47,223)
Net long position	<u>32,208</u>	<u>34,401</u>		<u>66,609</u>
				MOP
Net structural position				<u>48,545</u>

8. OVERDUE AND RESCHEDULED ASSETS

	2002			Net amount of advances HK\$'000
	Gross amount of advances HK\$'000	Percentage to total advances	Specific provision HK\$'000	
Advances overdue for				
– 6 months or less but over 3 months	117,785	0.6	20,615	97,170
– 1 year or less but over 6 months	366,688	1.9	20,191	346,497
– over 1 year	898,609	4.6	223,522	675,087
Total overdue advances	<u>1,383,082</u>	<u>7.1</u>	<u>264,328</u>	<u>1,118,754</u>
Less: Advances overdue for more than 3 months and on which interest is still being accrued	345,647	1.8	1,126	344,521
Add: Advances overdue for 3 months or less and on which interest is being placed in suspense or on which interest accrual has ceased	<u>36,860</u>	<u>0.2</u>	<u>2,603</u>	<u>34,257</u>
Total non-performing advances	<u>1,074,295</u>	<u>5.5</u>	<u>265,805</u>	<u>808,490</u>
Rescheduled advances	<u>99,340</u>	<u>0.5</u>	<u>4,778</u>	<u>94,562</u>