

(八) 稅項

香港利得稅  
海外稅項  
遞延稅項 [註釋二十二(甲)]

香港利得稅已按本年度估計應評稅溢利以稅率百分之十六(一九九九年為百分之十六)提撥準備。

海外稅項已按本年度估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

8 Taxation

	2000 HK\$'000	1999 HK\$'000
Hong Kong profits tax	196,661	164,055
Overseas taxation	4,065	2,494
Deferred taxation (note 22(a))	<u>(3,996)</u>	<u>(1,600)</u>
	<b>196,730</b>	<b>164,949</b>

Hong Kong profits tax has been provided at the rate of 16% (1999: 16%) on the estimated assessable profits for the year.

Taxation on overseas profits has been calculated on the estimated assessable profits for the year at the rates of taxation prevailing in the countries in which the Group operates.

(九) 除稅後溢利

除稅後溢利中計有港幣八億九千五百四十萬零六千元乃列於銀行賬項內(一九九九年為港幣七億六千七百五十七萬六千元)。

9 Profit after taxation

The profit after taxation is dealt with in the accounts of the Bank to the extent of HK\$895,406,000 (1999: HK\$767,576,000).

(十) 股息

已派中期股息，每股港幣四角二仙  
(一九九九年派每股港幣三角五仙)

擬派末期股息，每股港幣一元一角五  
仙(一九九九年派每股港幣九角  
八仙)

10 Dividends

	2000 HK\$'000	1999 HK\$'000
Interim, paid, of HK\$0.42 (1999: HK\$0.35) per share	97,520	81,267
Final, proposed, of HK\$1.15 (1999: HK\$0.98) per share	<u>267,019</u>	<u>227,546</u>
	<b>364,539</b>	<b>308,813</b>

(十一) 每股盈利

每股盈利乃按除稅後溢利港幣十億一千零六十五萬六千元(一九九九年為港幣八億五千五百三十三萬一千元)及是年度已發行股份二億三千二百一十九萬零一百一十五股(一九九九年為二億三千二百一十九萬零一百一十五股)計算。

11 Earnings per share

The calculation of earnings per share is based on the profit after taxation of HK\$1,010,656,000 (1999: HK\$855,331,000) and 232,190,115 (1999: 232,190,115) shares in issue during the year.

**(十二) 庫存現金及短期資金****12 Cash and short-term funds**

	本集團 The Group		本銀行 The Bank	
	2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
庫存現金及存放同業 短期存放同業	883,812	894,505	882,718	892,590
國庫券(包括外匯基金票據)	14,936,024	17,738,524	14,795,171	17,803,931
	5,693,226	3,971,899	5,693,226	3,971,899
	<b>21,513,062</b>	<b>22,604,928</b>	<b>21,371,115</b>	<b>22,668,420</b>

持有之國庫券分析如下：

An analysis of treasury bills held is as follows:

	本集團及本銀行 The Group and the Bank	
	2000 HK\$'000	1999 HK\$'000
非上市並持至到期證券之攤銷成本 非上市並持作買賣用途證券之公平 價值	205,049	378,458
非上市並非持作買賣用途證券之公 平價值	5,386,456	3,593,441
	101,721	–
	<b>5,693,226</b>	<b>3,971,899</b>

**(十三) 商業票據****13 Trade bills**

	本集團及本銀行 The Group and the Bank	
	2000 HK\$'000	1999 HK\$'000
商業票據	120,822	136,330
準備金[註釋(十八)]	(1,114)	(1,032)
	<b>119,708</b>	<b>135,298</b>

**(十四) 存款證****14 Certificates of deposit**

	本集團 The Group		本銀行 The Bank	
	2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
持至到期存款證之攤銷成本：	Held-to-maturity, at amortised cost:			
– 海外上市	39,080	–	39,080	–
– 非上市	1,031,152	636,370	1,031,152	616,370
	<b>1,070,232</b>	<b>636,370</b>	<b>1,070,232</b>	<b>616,370</b>
持作買賣用途存款證之公平價值：	Trading securities, at fair value:			
– 海外上市	15,632	–	15,632	–
– 非上市	30,036	–	30,036	–
	<b>45,668</b>	<b>–</b>	<b>45,668</b>	<b>–</b>
非持作買賣用途存款證之公平價值：	Non-trading securities, at fair value:			
– 非上市	188,943	–	188,943	–
	<b>1,304,843</b>	<b>636,370</b>	<b>1,304,843</b>	<b>616,370</b>
上市存款證之市值	Market value of listed certificates of deposit held			
	<b>54,713</b>	<b>–</b>	<b>54,713</b>	<b>–</b>

## (十五) 持作買賣用途之證券

## 15 Trading securities

		本集團		本銀行	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
市值：	At market value:				
債務證券	Debt securities				
– 香港上市證券	– Listed in Hong Kong	101,802	39,960	101,802	39,960
– 海外上市證券	– Listed outside Hong Kong	20,510	–	20,510	–
股權證券	Equity securities				
– 香港上市證券	– Listed in Hong Kong	35,529	24,995	–	–
– 海外上市證券	– Listed outside Hong Kong	228	154	–	–
股權投資基金	Equity investment fund				
– 香港上市證券	– Listed in Hong Kong	3,040	11,239	–	–
		<u>161,109</u>	<u>76,348</u>	<u>122,312</u>	<u>39,960</u>

持作買賣用途之證券，其  
發行人為：

Trading securities are analysed by issuer as follows:

		本集團		本銀行	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行 公營機構	Central governments and central banks	101,802	39,960	101,802	39,960
	Public sector entities	20,783	–	20,510	–
銀行和其他金融機構 企業	Banks and other financial institutions	12,873	6,604	–	–
	Corporate entities	25,651	29,784	–	–
		<u>161,109</u>	<u>76,348</u>	<u>122,312</u>	<u>39,960</u>

## (十六) 持至到期證券

## 16 Held-to-maturity securities

		本集團		本銀行	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
上市債務證券之攤銷成本：	Listed debt securities, at amortised cost:				
– 香港上市	– Listed in Hong Kong	300,873	300,156	290,873	290,156
– 海外上市	– Listed outside Hong Kong	671,368	480,266	661,365	470,259
		<u>972,241</u>	<u>780,422</u>	<u>952,238</u>	<u>760,415</u>
非上市債務證券之攤銷成本	Unlisted debt securities, at amortised cost	3,564,365	2,346,707	3,544,298	2,326,375
		4,536,606	3,127,129	4,496,536	3,086,790
減值準備金	Provision for diminution in value	(75,185)	(57,951)	(75,185)	(57,951)
		<u>4,461,421</u>	<u>3,069,178</u>	<u>4,421,351</u>	<u>3,028,839</u>
上市債務證券之市值	Market value of listed debt securities	988,720	725,935	968,456	705,830

## (十六) 持至到期證券(續)

持至到期證券，其發行人為：

	本集團 The Group		本銀行 The Bank	
	2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
中央政府及中央銀行	15,472	–	15,472	–
銀行和其他金融機構	3,573,275	1,839,322	3,543,209	1,808,990
企業	947,859	1,287,807	937,855	1,277,800
	<u>4,536,606</u>	<u>3,127,129</u>	<u>4,496,536</u>	<u>3,086,790</u>

## 16 Held-to-maturity securities (continued)

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

## (十七) 貸款及其他賬項

甲、貸款及其他賬項

	本集團 The Group		本銀行 The Bank	
	2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
客戶貸款	28,245,592	27,381,629	27,836,653	27,100,242
應計利息	396,473	382,513	408,008	385,337
	<u>28,642,065</u>	<u>27,764,142</u>	<u>28,244,661</u>	<u>27,485,579</u>
呆壞賬準備[註釋(十八)]				
– 一般	(446,722)	(439,094)	(441,222)	(437,594)
– 特殊	(377,729)	(525,108)	(375,434)	(524,989)
	<u>27,817,614</u>	<u>26,799,940</u>	<u>27,428,005</u>	<u>26,522,996</u>
同業貸款	15,600	21,763	95,600	21,763
其他賬項	606,468	438,542	635,031	271,321
	<u>28,439,682</u>	<u>27,260,245</u>	<u>28,158,636</u>	<u>26,816,080</u>

## 17 Advances and other accounts

(a) Advances and other accounts

客戶貸款內包括融資租賃及具融資租賃特點之租購合約所租用之資產：

Advances to customers include assets leased to customers under finance leases and hire purchase contracts having the characteristics of finance leases:

	本集團 The Group		本銀行 The Bank	
	2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
融資租賃	14,488	1,890	–	–
租購合約	531,012	297,321	139,816	–
	<u>545,500</u>	<u>299,211</u>	<u>139,816</u>	<u>–</u>

本集團及本銀行於融資租賃及租購合約之應收租金，其中包括償還資本，總額分別為港幣八億一千零三十二萬九千元(一九九九年為港幣四億五千二百六十六萬二千元)及為港幣二億六千三百一十七萬元(一九九九年為零)。

Aggregate rentals receivable by the Group and the Bank in respect of finance leases and hire purchase contracts, including capital repayments, amounted to HK\$810,329,000 (1999: HK\$452,662,000) and HK\$263,170,000 (1999: HK\$ Nil) respectively.

## (十七) 貸款及其他賬項(續)

本集團及本銀行於是年度內購入用以按融資租賃及租購合約租予客戶之資產，分別為港幣六億二千八百九十六萬九千元(一九九九年為港幣五億三千三百四十四萬五千元)及為港幣一億七千九百九十四萬三千元(一九九九年為零)。

## 乙、不履行貸款

不履行貸款總額是已記入利息暫記賬或已停止累計利息之貸款，其分析如下：

不履行貸款

佔客戶貸款總額之百分比

對上述貸款提撥之特殊準備

暫記利息金額

於二〇〇〇年十二月三十一日及一九九九年十二月三十一日，同業貸款中並無不履行貸款。

上述特殊準備已考慮有關貸款之抵押品價值。

## (十八) 呆壞賬準備

二〇〇〇年

一月一日  
年內撇除

收回往年已撇除之貸款

支取損益賬[註釋(五)]

年內暫記利息  
收回暫記利息

十二月三十一日

於下列賬項內扣除：  
商業票據[註釋(十三)]  
客戶貸款[註釋(十七)]

## 17 Advances and other accounts (continued)

The cost of assets acquired by the Group and the Bank during the year for letting to customers under finance leases and hire purchase contracts amounted to HK\$628,969,000 (1999: HK\$533,445,000) and HK\$179,943,000 (1999: HK\$ Nil) respectively.

## (b) Non-performing loans

The gross amount of non-performing loans, which represents advances on which interest is being placed in suspense or on which interest accrual has ceased, are analysed as follows:

		客戶貸款 Advances to customers			
		本集團 The Group		本銀行 The Bank	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
不履行貸款	Non-performing loans	<u>1,028,504</u>	1,302,831	<u>1,023,147</u>	1,302,554
佔客戶貸款總額之百分比	Percentage to total advances to customers	<u>3.64%</u>	4.76%	<u>3.68%</u>	4.81%
對上述貸款提撥之特殊準備	Specific provisions made in respect of such advances	<u>323,721</u>	510,112	<u>321,426</u>	509,993
暫記利息金額	Amount of interest in suspense	<u>51,191</u>	35,114	<u>51,132</u>	35,109

At 31 December 2000 and 31 December 1999, there were no non-performing loans in respect of advances to banks and other financial institutions.

The above specific provisions were made after taking into account the value of collateral in respect of such advances.

## 18 Provision for bad and doubtful debts

		本集團 The Group			暫記利息
		特殊準備 Specific provision	一般準備 General provision	合計 Total	Suspended interest
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
二〇〇〇年	2000				
一月一日	At 1 January	525,184	440,050	965,234	35,114
年內撇除	Amounts written off	(232,807)	—	(232,807)	(9,053)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	3,847	—	3,847	—
支取損益賬[註釋(五)]	Charge to profit and loss account (note 5)	81,646	7,645	89,291	—
年內暫記利息	Interest suspended during the year	—	—	—	27,644
收回暫記利息	Suspended interest recovered	—	—	—	(2,514)
十二月三十一日	At 31 December	<u>377,870</u>	<u>447,695</u>	<u>825,565</u>	<u>51,191</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	141	973	1,114	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	<u>377,729</u>	<u>446,722</u>	<u>824,451</u>	
		<u>377,870</u>	<u>447,695</u>	<u>825,565</u>	