

## (十八)呆壞賬準備(續)

## 18 Provision for bad and doubtful debts (continued)

		本集團 The Group			
		特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
一九九九年	1999				
一月一日	At 1 January	293,499	432,054	725,553	10,320
年內撇除	Amounts written off	(18,607)	–	(18,607)	(1,883)
	Recoveries of advances written off				
收回往年已撇除之貸款	in previous years	38	–	38	–
	Charge to profit and loss				
支取損益賬[註釋(五)]	account (note 5)	250,254	7,996	258,250	–
年內暫記利息	Interest suspended during the year	–	–	–	26,677
十二月三十一日	At 31 December	<u>525,184</u>	<u>440,050</u>	<u>965,234</u>	<u>35,114</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	76	956	1,032	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	525,108	439,094	964,202	
		<u>525,184</u>	<u>440,050</u>	<u>965,234</u>	
		本銀行 The Bank			
		特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
二〇〇〇年	2000				
一月一日	At 1 January	525,065	438,550	963,615	35,109
年內撇除	Amounts written off	(232,807)	–	(232,807)	(9,053)
	Recoveries of advances written				
收回往年已撇除之貸款	off in previous years	3,847	–	3,847	–
支取損益賬	Charge to profit and loss account	79,470	3,645	83,115	–
年內暫記利息	Interest suspended during the year	–	–	–	27,590
收回暫記利息	Suspended interest recovered	–	–	–	(2,514)
十二月三十一日	At 31 December	<u>375,575</u>	<u>442,195</u>	<u>817,770</u>	<u>51,132</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)	375,434	441,222	816,656	
		<u>375,575</u>	<u>442,195</u>	<u>817,770</u>	

## (十八) 呆壞賬準備(續)

## 18 Provision for bad and doubtful debts (continued)

	1999	本銀行 The Bank		合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
		特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000		
一九九九年 一月一日	At 1 January	293,499	432,054	725,553	10,320
年內撇除	Amounts written off	(18,607)	–	(18,607)	(1,883)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	38	–	38	–
支取損益賬	Charge to profit and loss account	250,135	6,496	256,631	–
年內暫記利息	Interest suspended during the year	–	–	–	26,672
十二月三十一日	At 31 December	<u>525,065</u>	<u>438,550</u>	<u>963,615</u>	<u>35,109</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	76	956	1,032	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	524,989	437,594	962,583	
		<u>525,065</u>	<u>438,550</u>	<u>963,615</u>	

## (十九) 非持作買賣用途之證券

## 19 Non-trading securities

		本集團 The Group		本銀行 The Bank	
		2000 HK\$'000	1999 HK\$'000	2000 HK\$'000	1999 HK\$'000
公平價值：	At fair value:				
債務證券	Debt securities				
– 香港上市證券	– Listed in Hong Kong	<b>120,670</b>	230,800	<b>120,670</b>	230,800
– 海外上市證券	– Listed outside Hong Kong	<b>73,510</b>	34,894	<b>73,510</b>	34,894
		<u>194,180</u>	265,694	<u>194,180</u>	265,694
– 非上市證券	– Unlisted	<b>97,690</b>	20,379	<b>97,690</b>	20,379
		<u>291,870</u>	286,073	<u>291,870</u>	286,073
股權證券	Equity securities				
– 香港上市證券	– Listed in Hong Kong	<b>105,111</b>	58,526	<b>40,429</b>	36,046
– 非上市證券	– Unlisted	<b>81,382</b>	67,356	<b>55,380</b>	62,353
		<u>186,493</u>	125,882	<u>95,809</u>	98,399
股權投資基金	Equity investment fund				
– 香港上市證券	– Listed in Hong Kong	<b>24,518</b>	–	<b>4,180</b>	–
		<u>24,518</u>	–	<u>4,180</u>	–
		<u>502,881</u>	411,955	<u>391,859</u>	384,472
上市證券市值	Market value of listed securities	<b>323,809</b>	324,220	<b>238,789</b>	301,740

非持作買賣用途之證券，其發行人為：

Non-trading securities are analysed by issuer as follows:

		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 公營機構	Central governments and central banks	<b>80,487</b>	230,800	<b>80,487</b>	230,800
銀行及其他金融機構 企業	Public sector entities	<b>20,080</b>	20,379	<b>20,080</b>	20,379
	Banks and other financial institutions	<b>170,687</b>	12,165	<b>170,687</b>	12,165
	Corporate entities	<b>231,627</b>	148,611	<b>120,605</b>	121,128
		<u>502,881</u>	411,955	<u>391,859</u>	384,472

## (二十) 附屬公司投資

## 20 Investments in subsidiaries

		本銀行 The Bank	
		2000	1999
		HK\$'000	HK\$'000
非上市證券之成本值	Unlisted shares, at cost	<u>48,520</u>	<u>48,520</u>

所有主要附屬公司均為本銀行全資直屬，在香港註冊及以香港為營業基地。關於主要附屬公司之其他資料如下：

All principal subsidiaries are incorporated and have their principal place of operations in Hong Kong. Other particulars of the principal subsidiaries, which are wholly and directly owned by the Bank, are as follows:

名稱	Name	已發行及已繳足之股本 Issued and paid up share capital		主要業務	Principal activity
		股數	每股面值		
		Number of shares	Nominal value		
永隆保險有限公司	Wing Lung Insurance Company Limited	3,000,000	HK\$10	保險業務	Insurance underwriting
永隆財務有限公司	Wing Lung Finance Limited	2,500,000	HK\$10	接受存款	Deposit-taking
永隆授信有限公司	Wing Lung Credit Limited	1,000,000	HK\$10	投資業務	Investment holding
永隆期貨有限公司	Wing Lung Futures Limited	800,000	HK\$10	期貨經紀服務	Futures broking
永隆證券有限公司	Wing Lung Securities Limited	700,000	HK\$10	證券經紀服務	Securities broking
永隆銀行信託有限公司	Wing Lung Bank (Trustee) Limited	300,000	HK\$10	信託業務	Trustee services
永隆保險顧問有限公司	Wing Lung Insurance Brokers Limited	250,000	HK\$10	投資業務及 保險顧問	Investment trading and insurance broking
永隆代理有限公司	Wing Lung Agency Limited	50,000	HK\$10	保險代理	Insurance agency
永隆銀行受託代管有限公司	Wing Lung Bank (Nominees) Limited	1,000	HK\$10	受託代管服務	Nominee services

## (二十一) 固定資產

## 21 Fixed assets

		本集團 The Group			
		房產 Premises	投資物業 Investment properties	傢俬及設備 Furniture and	合計 Total
				equipment	
成本或估值	Cost or valuation	HK\$'000	HK\$'000	HK\$'000	HK\$'000
二〇〇〇年一月一日	At 1 January 2000	<u>485,076</u>	<u>1,177,760</u>	<u>291,810</u>	<u>1,954,646</u>
增置	Additions	—	—	43,030	43,030
出售	Disposals	—	—	(36,000)	(36,000)
轉賬	Reclassifications	54,273	(54,273)	—	—
二〇〇〇年十二月三十一日	At 31 December 2000	<u>539,349</u>	<u>1,123,487</u>	<u>298,840</u>	<u>1,961,676</u>
累積折舊	Accumulated depreciation				
二〇〇〇年一月一日	At 1 January 2000	83,785	—	222,594	306,379
本年度折舊	Charge for the year	10,512	—	26,198	36,710
出售	Disposals	—	—	(34,002)	(34,002)
二〇〇〇年十二月三十一日	At 31 December 2000	<u>94,297</u>	<u>—</u>	<u>214,790</u>	<u>309,087</u>
賬面淨值	Net book value				
二〇〇〇年十二月三十一日	At 31 December 2000	<u>445,052</u>	<u>1,123,487</u>	<u>84,050</u>	<u>1,652,589</u>
一九九九年十二月三十一日	At 31 December 1999	401,291	1,177,760	69,216	1,648,267

## (二十一) 固定資產(續)

上列資產之成本或估值分析如下：

## 21 Fixed assets (continued)

The analysis of cost or valuation of the above assets is as follows:

		本集團 The Group			合計 Total
		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	
<b>二〇〇〇年</b>	<b>2000</b>				
成本值	At cost	417,416	—	298,840	716,256
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	—	—	67,660
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	54,273	—	—	54,273
一九九八年專業估值	At professional valuation 1998	—	1,123,487	—	1,123,487
		<u>539,349</u>	<u>1,123,487</u>	<u>298,840</u>	<u>1,961,676</u>
一九九九年	1999				
成本值	At cost	417,416	—	291,810	709,226
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	—	—	67,660
一九九八年專業估值	At professional valuation 1998	—	1,177,760	—	1,177,760
		<u>485,076</u>	<u>1,177,760</u>	<u>291,810</u>	<u>1,954,646</u>
		本銀行 The Bank			合計 Total
		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	
成本或估值	Cost or valuation				
二〇〇〇年一月一日	At 1 January 2000	475,970	1,177,760	282,872	1,936,602
增置	Additions	—	—	37,906	37,906
出售	Disposals	—	—	(35,576)	(35,576)
轉賬	Reclassifications	54,273	(54,273)	—	—
二〇〇〇年十二月三十一日	At 31 December 2000	<u>530,243</u>	<u>1,123,487</u>	<u>285,202</u>	<u>1,938,932</u>
累積折舊	Accumulated depreciation				
二〇〇〇年一月一日	At 1 January 2000	83,057	—	216,462	299,519
本年度折舊	Charge for the year	10,326	—	24,105	34,431
出售	Disposals	—	—	(33,667)	(33,667)
二〇〇〇年十二月三十一日	At 31 December 2000	<u>93,383</u>	<u>—</u>	<u>206,900</u>	<u>300,283</u>
賬面淨值	Net book value				
二〇〇〇年十二月三十一日	At 31 December 2000	<u>436,860</u>	<u>1,123,487</u>	<u>78,302</u>	<u>1,638,649</u>
一九九九年十二月三十一日	At 31 December 1999	392,913	1,177,760	66,410	1,637,083

## (二十一) 固定資產(續)

上列資產之成本或估值分析如下：

### 二〇〇〇年

成本值

由投資物業轉賬為房產，並以一九九五年專業估值列示

由投資物業轉賬為房產，並以一九九八年專業估值列示  
一九九八年專業估值

一九九九年  
成本值

由投資物業轉賬為房產，並以一九九五年專業估值列示  
一九九八年專業估值

投資物業按照一九九八年十一月三十日之估值列賬，由獨立專業估值師以公開市值作基準而釐定，是次估值經由香港專業物業估值公司韋堅信產業測量師行進行。

房產及投資物業之賬面淨值包括：

## 21 Fixed assets (continued)

The analysis of cost or valuation of the above assets is as follows:

	本銀行 The Bank			
	房產 Premises	投資物業 Investment properties	傢俬及設備 Furniture and equipment	合計 Total
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>2000</b>				
At cost	408,310	—	285,202	693,512
Reclassification from investment properties stated at professional valuation 1995	67,660	—	—	67,660
Reclassification from investment properties stated at professional valuation 1998	54,273	—	—	54,273
At professional valuation 1998	—	1,123,487	—	1,123,487
	<u>530,243</u>	<u>1,123,487</u>	<u>285,202</u>	<u>1,938,932</u>
<b>1999</b>				
At cost	408,310	—	282,872	691,182
Reclassification from investment properties stated at professional valuation 1995	67,660	—	—	67,660
At professional valuation 1998	—	1,177,760	—	1,177,760
	<u>475,970</u>	<u>1,177,760</u>	<u>282,872</u>	<u>1,936,602</u>

The investment properties are stated at valuation made by an independent professional valuer at 30 November 1998 on an open market value basis. The valuation was carried out by A.G. Wilkinson & Associates, a professional property valuation firm in Hong Kong.

The net book value of premises and investment properties comprises:

	本集團 The Group			
	2000		1999	
	房產 Premises	投資物業 Investment properties	房產 Premises	投資物業 Investment properties
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Leasehold properties in Hong Kong:				
長期租約	270,895	1,050,527	222,634	1,104,800
中期租約	165,965	72,960	170,279	72,960
	<u>436,860</u>	<u>1,123,487</u>	392,913	1,177,760
Leasehold properties outside Hong Kong:				
長期租約	3,887	—	3,962	—
中期租約	4,305	—	4,416	—
	<u>445,052</u>	<u>1,123,487</u>	401,291	1,177,760

## (二十一) 固定資產(續)

## 21 Fixed assets (continued)

		本銀行 The Bank			
		2000		1999	
		投資物業		投資物業	
		房產	Investment	房產	Investment
		Premises	properties	Premises	properties
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
位於香港之租約物業：		Leasehold properties in Hong Kong:			
長期租約	Long-term leases	270,895	1,050,527	222,634	1,104,800
中期租約	Medium-term leases	165,965	72,960	170,279	72,960
		<b>436,860</b>	<b>1,123,487</b>	<b>392,913</b>	<b>1,177,760</b>

## (二十二) 其他賬項及準備金

## 22 Other accounts and provisions

		本集團 The Group		本銀行 The Bank	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
遞延稅項準備[註釋(甲)]	Provision for deferred taxation (note a)	8,213	12,209	8,213	12,209
沽空之外匯基金票據及債券市價：		Short positions in Exchange Fund Bills and Notes, at market value:			
- 上市並持作買賣用途	- Listed, trading	20,047	20,199	20,047	20,199
- 非上市並持作買賣用途	- Unlisted, trading	4,683,424	2,903,549	4,683,424	2,903,549
		<b>4,703,471</b>	<b>2,923,748</b>	<b>4,703,471</b>	<b>2,923,748</b>
其他	Others	1,650,964	1,004,696	1,496,105	793,276
		<b>6,362,648</b>	<b>3,940,653</b>	<b>6,207,789</b>	<b>3,729,233</b>

## 甲、遞延稅項準備

## (a) Provision for deferred taxation

		本集團及本銀行 The Group and the Bank	
		2000	1999
		HK\$'000	HK\$'000
遞延稅項	Deferred taxation		
一月一日	At 1 January	12,209	13,809
轉入損益賬	Transfer to profit and loss account	(3,996)	(1,600)
十二月三十一日	At 31 December	<b>8,213</b>	<b>12,209</b>
賬項準備包括：		Provided in the accounts in respect of:	
租賃交易	Leasing transactions	-	7,216
加速折舊免稅額	Accelerated depreciation allowances	8,213	4,993
		<b>8,213</b>	<b>12,209</b>

有關遞延稅項之重大或有負債並無未撥準備金。由於重估投資物業所得盈餘之變現將不會引致稅項負債，因此該等重估並不構成時間差異。

There is no significant potential liability for deferred taxation not provided for. The revaluation of the investment properties does not constitute a timing difference as realisation of the revaluation surplus would not result in a tax liability.

## (二十三)到期日分析 23 Maturity profile

二〇〇〇年  
本集團

2000  
The Group

		即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>							
	Cash and short-term							
庫存現金及短期資金	funds	840,912	20,238,766	433,384	–	–	–	21,513,062
	Placements with banks							
	and other financial							
	institutions							
定期存放同業	maturing between							
(一至十二個月內到期)	one and twelve months	–	5,620,428	1,706,160	–	–	–	7,326,588
存款證	Certificates of deposit	–	250,210	694,389	360,244	–	–	1,304,843
債務證券包括：	Debt securities included in:							
	– Held-to-maturity							
– 持至到期證券	securities	–	2,543,725	855,698	1,019,506	25,637	92,040	4,536,606
– 持作買賣用途證券	– Trading securities	–	–	40,302	61,500	20,510	–	122,312
– 非持作買賣用途證券	– Non-trading securities	–	54,676	60,187	177,007	–	–	291,870
客戶貸款	Advances to customers	1,465,748	2,597,937	2,763,903	8,356,885	11,811,207	1,249,912	28,245,592
	Advances to banks and							
	other financial							
同業貸款	institutions	–	–	–	15,600	–	–	15,600
		<u>2,306,660</u>	<u>31,305,742</u>	<u>6,554,023</u>	<u>9,990,742</u>	<u>11,857,354</u>	<u>1,341,952</u>	<u>63,356,473</u>
<b>負債</b>	<b>Liabilities</b>							
	Deposits and balances							
	of banks and other							
同業存款	financial institutions	136,467	826,735	–	–	–	–	963,202
	Current, fixed, savings							
	and other deposits							
客戶之往來、定期、	of customers	8,287,664	38,414,459	2,681,318	334,586	–	–	49,718,027
儲蓄及其他存款								
發行之存款證	Certificates of deposit issued	–	–	809,000	550,000	–	–	1,359,000
	Short positions in							
沽空之外匯基金	Exchange Fund Bills							
票據及債券	and Notes	–	4,300,965	402,506	–	–	–	4,703,471
		<u>8,424,131</u>	<u>43,542,159</u>	<u>3,892,824</u>	<u>884,586</u>	<u>–</u>	<u>–</u>	<u>56,743,700</u>

## (二十三)到期日分析(續) 23 Maturity profile (continued)

二〇〇〇年		2000						
本銀行		The Bank						
		即時償還	三個月 或以下	三個月以 上至一年	一年以上 至五年	五年以上	無註明 日期	合計
		Repayable on demand	Three months or less	One year or less but over three months	Five years or less but over one year	Over five years	Undated	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>							
	Cash and short-term							
庫存現金及短期資金	funds	853,194	20,084,537	433,384	-	-	-	21,371,115
	Placements with banks							
	and other financial							
	institutions							
定期存放同業	maturing between							
(一至十二個月內到期)	one and twelve months	-	5,631,611	1,976,160	-	-	-	7,607,771
存款證	Certificates of deposit	-	250,210	694,389	360,244	-	-	1,304,843
債務證券包括：	Debt securities included in:							
	- Held-to-maturity							
	securities	-	2,523,659	845,698	1,009,502	25,637	92,040	4,496,536
- 持至到期證券		-						
- 持作買賣用途證券	- Trading securities	-	-	40,302	61,500	20,510	-	122,312
- 非持作買賣用途證券	- Non-trading securities	-	54,676	60,187	177,007	-	-	291,870
客戶貸款	Advances to customers	1,498,278	2,562,403	2,663,639	8,146,419	11,722,095	1,243,819	27,836,653
	Advances to banks and							
	other financial							
同業貸款	institutions	-	-	-	95,600	-	-	95,600
		<u>2,351,472</u>	<u>31,107,096</u>	<u>6,713,759</u>	<u>9,850,272</u>	<u>11,768,242</u>	<u>1,335,859</u>	<u>63,126,700</u>
<b>負債</b>	<b>Liabilities</b>							
	Deposits and balances							
	of banks and other							
同業存款	financial institutions	196,792	896,735	-	-	-	-	1,093,527
	Current, fixed, savings							
	and other deposits							
客戶之往來、定期、	of customers	8,354,799	38,892,455	2,684,847	334,586	-	-	50,266,687
儲蓄及其他存款								
發行之存款證	Certificates of deposit issued	-	-	809,000	550,000	-	-	1,359,000
	Short positions in							
沽空之外匯基金	Exchange Fund Bills							
票據及債券	and Notes	-	4,300,965	402,506	-	-	-	4,703,471
		<u>8,551,591</u>	<u>44,090,155</u>	<u>3,896,353</u>	<u>884,586</u>	<u>-</u>	<u>-</u>	<u>57,422,685</u>



(二十三)到期日分析(續) 23 Maturity profile (continued)

一九九九年 本集團	1999 The Group	即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>							
	Cash and short-term							
庫存現金及短期資金	funds	877,995	20,184,924	1,542,009	–	–	–	22,604,928
	Placements with banks and other financial institutions							
定期存放同業 (一至十二個月內到期)	maturing between one and twelve months	–	3,682,219	211,034	–	–	–	3,893,253
存款證	Certificates of deposit	–	119,823	309,779	206,768	–	–	636,370
債務證券包括：	Debt securities included in:							
	– Held-to-maturity securities	–	1,569,009	364,263	1,015,231	38,862	139,764	3,127,129
– 持作買賣用途證券	– Trading securities	–	–	–	39,960	–	–	39,960
– 非持作買賣用途證券	– Non-trading securities	–	60,132	90,494	135,447	–	–	286,073
客戶貸款	Advances to customers	1,435,292	2,048,803	1,958,490	7,609,089	12,893,957	1,435,998	27,381,629
	Advances to banks and other financial institutions	–	–	–	21,763	–	–	21,763
		<u>2,313,287</u>	<u>27,664,910</u>	<u>4,476,069</u>	<u>9,028,258</u>	<u>12,932,819</u>	<u>1,575,762</u>	<u>57,991,105</u>
<b>負債</b>	<b>Liabilities</b>							
	Deposits and balances of banks and other financial institutions	144,208	1,356,268	–	–	–	–	1,500,476
同業存款								
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	7,385,925	36,053,708	1,885,437	154,835	–	–	45,479,905
發行之存款證	Certificates of deposit issued	–	640,900	1,357,985	473,863	–	–	2,472,748
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	–	2,704,615	198,934	20,199	–	–	2,923,748
		<u>7,530,133</u>	<u>40,755,491</u>	<u>3,442,356</u>	<u>648,897</u>	<u>–</u>	<u>–</u>	<u>52,376,877</u>

## (二十三)到期日分析(續) 23 Maturity profile (continued)

一九九九年 本銀行	1999 The Bank	即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>							
	Cash and short-term							
庫存現金及短期資金	funds	876,080	20,250,331	1,542,009	–	–	–	22,668,420
	Placements with banks and other financial institutions							
定期存放同業 (一至十二個月內到期)	maturing between one and twelve months	–	3,661,750	431,034	–	–	–	4,092,784
存款證	Certificates of deposit	–	119,823	289,779	206,768	–	–	616,370
債務證券包括：	Debt securities included in:							
	– Held-to-maturity securities	–	1,569,009	364,263	974,892	38,862	139,764	3,086,790
– 持作買賣用途證券	– Trading securities	–	–	–	39,960	–	–	39,960
– 非持作買賣用途證券	– Non-trading securities	–	60,132	90,494	135,447	–	–	286,073
客戶貸款	Advances to customers	1,465,857	2,033,859	1,910,823	7,470,721	12,783,295	1,435,687	27,100,242
	Advances to banks and other financial institutions	–	–	–	21,763	–	–	21,763
		<u>2,341,937</u>	<u>27,694,904</u>	<u>4,628,402</u>	<u>8,849,551</u>	<u>12,822,157</u>	<u>1,575,451</u>	<u>57,912,402</u>
<b>負債</b>	<b>Liabilities</b>							
	Deposits and balances of banks and other financial institutions	201,728	1,426,268	–	–	–	–	1,627,996
同業存款								
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	7,437,640	36,461,380	1,887,631	154,835	–	–	45,941,486
發行之存款證	Certificates of deposit issued	–	640,900	1,357,985	473,863	–	–	2,472,748
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	–	2,704,615	198,934	20,199	–	–	2,923,748
		<u>7,639,368</u>	<u>41,233,163</u>	<u>3,444,550</u>	<u>648,897</u>	<u>–</u>	<u>–</u>	<u>52,965,978</u>