

至二零二零年十二月三十一日全年結算
(以港幣百萬元位列示)

YEAR ENDED 31 DECEMBER 2020
(EXPRESSED IN MILLIONS OF HONG KONG DOLLARS)

1 編製基礎

(甲) 本賬項是按照香港會計師公會頒佈之會計實務準則及註釋編製，符合香港公司法例及香港公認會計準則。並完全遵守香港金融管理局發出有關「本地註冊認可機構披露財務資料」指引中各項建議，及符合香港聯合交易所有限公司上市條例有關財務披露之規定。

(乙) 本綜合賬項包括恒生銀行（簡稱「銀行」）及其附屬與聯營公司（簡稱「集團」）截至十二月三十一日止年度之賬項。綜合賬項包括應佔聯營公司之業績及儲備，乃根據截止日期不早於十二月三十一日前六個月之賬項編製。本集團內部之一切重大交易已於綜合計算時予以抵銷。

(丙) 編製本賬項所採用之會計政策與往年貫徹一致並詳列於附註3內。本賬項乃採用原值成本慣例編製，惟若干投資證券及行址與投資物業則修訂為以重估公平價值列示，並列於附註3(戊)及(己)之會計政策內。

1 basis of preparation

(a) These accounts have been prepared in accordance with all applicable Statements of Standard Accounting Practice and Interpretations issued by the Hong Kong Society of Accountants, accounting principles generally accepted in Hong Kong and the requirements of the Hong Kong Companies Ordinance. In addition, these accounts comply fully with the recommendations in the Guideline on “Financial Disclosure by Locally Incorporated Authorised Institutions” issued by the Hong Kong Monetary Authority. These accounts also comply with the applicable disclosure provisions of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

(b) The consolidated accounts comprise the accounts of Hang Seng Bank Limited (“the Bank”) and all its subsidiary and associated companies (“the Group”) made up to 31 December. The consolidated accounts include the attributable share of the results and reserves of associated companies based on accounts made up to dates not earlier than six months prior to 31 December. All significant intra-group transactions have been eliminated on consolidation.

(c) The principal accounting policies used in the preparation of these accounts are consistent with those used in the previous year and are set out in note 3 below. The accounts have been prepared under the historical cost convention, as modified by the revaluation of certain securities and premises and investment properties as set out in the accounting policies in notes 3(e) and (f) respectively.

2 業務性質

本集團主要從事銀行業及有關之金融服務。

2 nature of business

The Group is engaged primarily in the provision of banking and related financial services.

3 主要會計政策

(甲) 收入之確認

除屬呆賬情況外(附註3(丙))，利息收入均以應計基準在損益賬內確認。

費用及佣金收入均於列為應收項目時入賬，除非是用以彌補向客戶持續提供服務之成本或須為客戶承擔風險，或屬利息性質。在此等情況下，費用將於有關期間內按適當之基準確認。

(乙) 商譽

當收購附屬或聯營公司之成本高於或低於本集團購得其所佔可分離資產份額之公平淨值時，即產生商譽或折讓。於一九九八年一月一日起收購所產生之商譽已列入資產負債表之「其他資產」項內，而所產生之折讓則列於「其他負債」項內，並按照其估計可用年數按直線法攤銷。於一九九八年一月一日前，收購所產生之商譽於收購當年從「儲備」項內撇除，而收購所產生之折讓則於收購當年誌入「儲備」項內。

於出售附屬或聯營公司時，任何未分攤或已誌入「儲備」內之商譽或折讓，將與本集團購得其所佔資產份額之公平淨值一併計算出售該等公司之損益。

(丙) 貸款及呆賬

(一) 當管理層對最終收回貸款全數本金或利息存疑，即將該貸款列為呆帳。同時將有關利息誌入懸欠利息賬內及按需要提撥特殊準備。

(二) 呆壞賬準備是以及時、審慎及一貫之基準提撥。特殊準備是對已確認之呆壞賬項衡量其實際及預期損失數字，計及抵押品之變現價值後作出提撥。一般準備則為補充特殊準備，照應在結算日已存在但於日後始能確定之貸款虧損。在編製資產負債表時，特殊及一般準備已從客戶貸款中扣除。當尚欠債務已再無實際機會收回時，即作出撇賬。

3 principal accounting policies

(a) Income recognition

Interest income is recognised in the profit and loss account as it accrues, except in the case of doubtful debts (note 3(c)).

Fee and commission income is accounted for in the period when receivable, except where the fee is charged to cover the costs of a continuing service to, or risk borne for, the customer, or is interest in nature. In these cases, it is recognised on an appropriate basis over the relevant period.

(b) Goodwill

Goodwill or discount arises on the acquisition of subsidiary and associated companies when the cost of acquisition differs from the fair value of the Group's share of separable net assets acquired. For acquisitions made on or after 1 January 1998, goodwill is included in the balance sheet in "Other assets" and discount on acquisition is included in "Other liabilities" and they are amortised over their estimated lives on a straight line basis. For acquisitions prior to 1 January 1998, goodwill was charged against "Reserves" and discount on acquisition was credited to "Reserves" in the year of acquisition.

At the date of disposal of subsidiary or associated companies, any goodwill or discount on acquisition previously taken directly to reserves or not yet amortised in the profit and loss account is included in the Group's share of net assets of the company in the calculation of the profit or loss on disposal of the company.

(c) Advances and doubtful debts

(i) Loans are designated as doubtful as soon as management has doubts as to the ultimate recoverability of principal or interest in full. When a loan is considered doubtful, interest will be suspended and a specific provision raised if required.

(ii) Provisions for bad and doubtful debts are made promptly and on a prudent and consistent basis. Specific provisions represent the quantification of actual and expected losses from identified accounts and are made taking into account the value of collateral held. General provisions augment specific provisions and provide cover for loans which are impaired at the balance sheet date but which will not be identified as such until some time in the future. Both specific and general provisions are deducted from advances to customers in the balance sheet. When there is no realistic prospect of recovery, the outstanding debt is written off.

3 主要會計政策 續

(丙) 貸款及呆賬 續

(三) 在編製資產負債表時，懸欠利息已由「客戶貸款」及「預付及應計收益賬」項下之應收利息賬項內扣除。

(四) 為有秩序地將其變現以抵償貸款而購入之資產均繼續列為貸款。所購入資產按轉換當日被清理之貸款賬面值列賬，而其日後貶值則悉數提撥準備。

(丁) 外幣伸算

外幣本位之資產及負債均按結算日之市價滙率伸算為港元。海外分行及海外附屬公司之業績按是年度平均滙率伸算為港元。

期初之外幣資本投資淨額及以平均滙率伸算之業績均於結算日重新按當日滙率伸算，而所產生之損益將記入「保留溢利」賬內。

其他換算損益則記入損益賬內。

(戊) 投資

(一) 持作買賣用途及長期投資之證券集團就擁有明確意向和能力持有至到期日之債務證券均列為「持至期滿之債務證券」並按其屬類別列入「庫券」（列於「庫存現金及短期資金」項下）、「存款證」或「長期投資」。持至期滿之債務證券均按成本值減除提撥之虧損準備列賬。

以溢價或折讓價購入之有期債務證券，其溢價及折讓均按購買日起至到期日止期間在損益賬內攤銷。若期限可由借款人選擇（限於特定年數內），則會採納可給予較保守結果之到期日。此等證券均按成本（經就購入溢價及折讓之攤銷作出調整）列入資產負債表內。溢價及折讓之攤銷則列作「利息收入」之部份。

3 principal accounting policies continued

(c) Advances and doubtful debts continued

(iii) Interest suspended on doubtful debts is netted in the balance sheet against "Advances to customers" and accrued interest receivable in "Prepayments and accrued income".

(iv) Assets acquired in exchange for advances in order to achieve an orderly realisation continue to be reported as advances. The asset acquired is recorded at the carrying value of the advance disposed of at the date of the exchange, and provisions are made based on any subsequent deterioration in its value.

(d) Translation of foreign currencies

Assets and liabilities denominated in foreign currencies are translated into Hong Kong dollars at the rates of exchange ruling at the year-end. The results of overseas branches and subsidiary companies are translated into Hong Kong dollars at the average rates of exchange for the year.

Exchange differences arising from the retranslation of opening foreign currency net investments and exchange differences arising from retranslation of the result for the year from the average rate to the exchange rate ruling at the year-end are accounted for in "Retained profits".

Other exchange differences are recognised in the profit and loss account.

(e) Investments

(i) Securities held for dealing purposes and long-term investments

Debt securities in respect of which the Group has the expressed intention and ability to hold until maturity are classified as "Held-to-maturity securities" and are included in the balance sheet in the following categories: "Treasury bills" (included in "Cash and short-term funds"), "Certificates of deposit", or "Long-term investments" as appropriate. Held-to-maturity debt securities are included in the balance sheet at cost less provision for any impairment.

Where dated debt securities have been purchased at a premium or discount, those premiums and discounts are amortised through the profit and loss account over the period from the date of purchase to the date of maturity. If the maturity is at the borrower's option within a range of specified years, the maturity date which gives the more conservative result is adopted. These securities are included in the balance sheet at cost adjusted for the amortisation of premiums and discounts arising on acquisition. The amortisation of premiums and discounts is included in "Interest income".

(戊) 投資 續

(一) 持作買賣用途及長期投資之證券 續

持至期滿之債務證券若於到期日前售出或轉為持作買賣用途，因而產生之任何溢利或虧損均於當日列入損益賬內，並包括於「有形固定資產及長期投資之溢利」項內。

擬持續持有之股票均列為「長期投資」，並按公平價值列入資產負債表內；而因市值變動所產生之溢利或虧損，則誌入「長期股票投資儲備」賬內。當出售或決定將該投資減值時，所累積之溢利或減值即誌入該期損益結算表之「有形固定資產及長期投資之溢利」項內。

其他持作買賣用途之證券均按公平價值列入資產負債表內之下列類別內：「庫券」(列於「庫存現金及短期資金」項下)、「存款證」或「持作買賣用途之證券」。該等資產之公平價值所出現之變動則於損益結算表之「買賣溢利」項內確認。

售出之證券如附有按預定價格回購之承諾，仍列於資產負債表內，而出售之金額則以負債方式列示。相反，根據類似轉售承諾而購入之證券則不會在資產負債表內確認，而所支付之金額則視乎交易對手之性質為銀行或非銀行而列入「庫存現金及短期資金」或「客戶貸款」賬內。

(二) 附屬公司投資

附屬公司投資均按成本值減除經董事認為需要提撥之虧損準備後於銀行之資產負債表內列賬。

(三) 聯營公司投資

聯營公司投資按本集團以權益法入賬計算其應佔該等公司之資產淨值。而銀行則以成本值減除董事認為需要提撥之虧損準備後於銀行之資產負債表內列賬。

(e) Investments continued

(i) Securities held for dealing purposes and long-term investments continued

Any profit or loss arising on held-to-maturity securities on disposal prior to maturity or on transfer to securities held for dealing purposes is included in the profit and loss account as it arises and is included in "Profit on tangible fixed assets and long-term investments".

Equity shares intended to be held on a continuing basis are classified as "Long-term investments" and are included in the balance sheet at fair value. Gains and losses arising from changes in fair value are accounted for as movements in the "Long-term equity investment revaluation reserve". When an investment is disposed of or the investment is determined to be impaired, the cumulative profit or loss, including any amounts previously recognised in the long-term equity investment revaluation reserve, is included in the profit and loss account for the year in "Profit on tangible fixed assets and long-term investments".

Other securities are classified as held for dealing purposes and included in the balance sheet at fair value in the following categories: "Treasury bills" (included in "Cash and short-term funds"), "Certificates of deposit", or "Securities held for dealing purposes" as appropriate. Changes in fair value of such assets are recognised in the profit and loss account as "Dealing profits" as they arise.

Where securities are sold subject to a commitment to repurchase them at a predetermined price, they remain on the balance sheet and a liability is recorded in respect of the consideration received. Conversely, securities purchased under analogous commitments to resell are not recognised on the balance sheet and the consideration paid is recorded in "Cash and short-term funds" where the counterparty is a bank or in "Advances to customers" where the counterparty is a non-bank.

(ii) Investments in subsidiary companies

Investments in subsidiary companies are stated at cost less provision for any impairment as determined by the Directors in the Bank's balance sheet.

(iii) Investments in associated companies

Investments in associated companies are stated at the Group's attributable share of their net assets using the equity method of accounting and are stated at cost less provision for any impairment as determined by the Directors in the Bank's balance sheet.

3 主要會計政策 續

(己) 有形固定資產

(一) 行址按估值減除折舊後列賬。折舊乃按照資產之估計可用年數撇銷全部賬面價值，計算方式如下：

- 永久業權之土地不予折舊。
- 租約業權之土地，按照租約剩餘年數以直線折舊法攤銷。
- 房屋及其改良成本，按直線法每年撇銷百分之二或按租約剩餘年數分期折舊，兩者以較高者為準。

(二) 行址均由具專業資格之估價師定期估值，以確保其賬面淨值並無大異於其公平價值。因重估而產生之溢價先沖回誌於損益賬內有關該物業過往重估所產生之虧損，餘數誌入儲備項下之「行址重估儲備」內。因重估而產生之虧損先從有關該物業過往重估溢價內扣除，不足之數於損益賬內支銷。

(三) 投資物業均由具專業資格之估價師每年估計其公開市值列示於資產負債表。按投資組合計算之重估溢價已誌入儲備項下之「投資物業重估儲備」賬內。因重估而產生以組合計算之虧損先從過往重估溢價內扣除，不足之數在損益賬內支銷。

租約期尚餘二十年或以下之投資物業需按估值減除折舊後列賬。折舊乃按照租約之剩餘年數撇銷全部賬面價值計算。

(四) 設備包括傢俬、機械及其他設備按成本減除折舊後列賬。折舊之計算乃按照資產之估計可用年數（一般在三至十年間），以直線折舊法攤銷。

(五) 出售行址、投資物業及設備之損益均以淨售所得與該資產之賬面淨值差價計算。因出售行址而實現之有關重估溢價由「行址重估儲備」項下撥往「保留溢利」項下。因出售投資物業而實現之有關重估溢價或虧損，則由「投資物業重估儲備」項下撥往「保留溢利」項下。

3 principal accounting policies continued

(f) Tangible fixed assets

(i) Premises are stated at valuation less depreciation calculated to write off the assets over their estimated useful lives as follows:

- freehold land is not depreciated;
- leasehold land is depreciated over the unexpired terms of the leases;
- buildings and improvements thereto are depreciated at the greater of 2% per annum on the straight line basis or over the unexpired terms of the leases.

(ii) Premises are revalued by professionally qualified valuers with sufficient regularity to ensure that the net carrying amount does not differ materially from the fair value. Surpluses arising on revaluation are credited firstly to the profit and loss account to the extent of any deficits arising on revaluation previously charged to the profit and loss account in respect of the same premises, and are thereafter taken to the "Premises revaluation reserve". Deficits arising on revaluation are firstly set off against any previous revaluation surpluses included in the "Premises revaluation reserve" in respect of the same premises, and are thereafter taken to the profit and loss account.

(iii) Investment properties are stated in the balance sheet at their open market values which are assessed by professionally qualified valuers. Surpluses arising on revaluation on a portfolio basis are credited to the "Investment properties revaluation reserve". Deficits arising on revaluation on a portfolio basis are firstly set off against any previous revaluation surpluses and thereafter taken to the profit and loss account.

Investment properties held on leases with 20 years or less to expiry are stated at valuation less depreciation calculated to write off the assets over their remaining estimated useful lives.

(iv) Equipment, comprising furniture, plant and other equipment, is stated at cost less depreciation calculated on the straight line basis to write off the assets over their estimated useful lives, which are generally between three and 10 years.

(v) On disposal of premises, investment properties and equipment, the profit or loss is calculated as the difference between the net sales proceeds and the net carrying amount. Surpluses relating to premises disposed of included in the "Premises revaluation reserve" are transferred as movements on reserves to "Retained profits". Surpluses or deficits relating to investment properties disposed of included in the "Investment properties revaluation reserve" are transferred as movements in reserves to "Retained profits".

(庚) 遞延稅項

在可見未來期間有可能出現因時差而產生之重大稅項負擔，均依負債方式撥備遞延稅項。

未來之遞延稅項利益，除非有充足理由確定其時可以實現，否則不予確認。

(辛) 融資及經營租賃

一切與擁有權（除法定所有權外）有關之風險及報酬實質上已轉讓予承租人之協議，均列為融資租賃。如本集團為融資租賃之出租人，則扣除未賺取之費用後之應收租賃款項列於「客戶貸款」內。應收融資費用則以租賃期間所投資款項按比例作利息收入計算。

其他租賃合約則列為經營租賃，如本集團為經營租賃之出租人，有關資產則列入「固定資產」。經營租賃之租金收入及租金支出均以直線攤銷法於租賃期內作為「其他營業收入」及「營業費用」列賬。

(壬) 職員退休福利計劃

本集團按有關法例設置退休福利安排，界定利益福利計劃之供款額，是由合格精算師評估，務使該等計劃所提供之福利成本，能於職員之服務期間，有系統地確認，並在當年之損益賬內支銷。公積金計劃之供款則按有關章程規定，並在當年之損益賬內支銷。

(癸) 資產負債表外之金融工具

資產負債表外之金融工具乃來自外匯、利率及股票等市場上進行之期貨、遠期、掉期及期權交易。此等工具之記賬方法視乎其交易目的是作為買賣或非買賣用途而定。

買賣用途之交易包括持盤及因應客戶需要而進行之交易及其對沖活動。

(g) Deferred taxation

Deferred taxation is provided using the liability method in respect of the taxation effect arising from all material timing differences which are expected with reasonable probability to crystallise in the foreseeable future.

Future deferred tax benefits are not recognised unless their realisation is assured with reasonable certainty.

(h) Finance and operating leases

Assets leased to customers under agreements which transfer substantially all the risks and rewards associated with ownership, other than legal title, are classified as finance leases. Where the Group is a lessor under finance leases, the amounts due under the leases, after deduction of unearned charges, are included in "Advances to customers". Finance charges receivable are recognised over the periods of the leases in proportion to the funds invested.

All other leases are classified as operating leases and, where the Group is a lessor, are included in "Tangible fixed assets". Rentals receivable and payable under operating leases are accounted for on the straight line basis over the periods of the leases and are included in "Other operating income" and "Operating expenses" respectively.

(i) Staff retirement benefit schemes

Retirement benefit arrangements are made in accordance with the relevant laws and regulations. Contributions to defined benefit schemes are made in accordance with the advice of qualified actuaries so as to recognise the cost of retirement benefits on a systematic basis over employees' service lives and are charged to the profit and loss account for the year. Contributions to defined contribution schemes applicable to each year are also charged to the profit and loss account for the year.

(j) Off-balance sheet financial instruments

Off-balance sheet financial instruments arise from futures, forward, swap and option transactions undertaken in the foreign exchange, interest rate and equity markets. The accounting for these instruments is dependent upon whether the transactions are undertaken for dealing or non-dealing purposes.

Transactions for dealing purposes include those undertaken for proprietary purposes and to service customers' needs, as well as any related hedges.

3 主要會計政策 續

(癸) 資產負債表外之金融工具 續

用作買賣之交易以市值記賬，因而產生之損益之淨現值（就未賺取之信貸息差及日後之服務成本而作出適當遞延處理後）均列入損益賬內之「買賣溢利」。

按市值列賬之滙率、利率及股票合約所產生之資產，包括未實現盈利，已包括於資產負債表上「其他資產」項目內。按市值列賬之交易所產生之負債，包括未實現虧損，則包括於「其他負債」項目內。

非買賣用途之交易包括對沖交易，此等交易必須在進行交易時指定為對沖某資產、負債或持盤，以減低其價格及市場風險。對沖交易之入賬方式與其指定對沖之資產及負債相同。

非買賣交易亦包括使用利率掉期合約，改變指定之單一或一籃子資產或負債之利率特性，以達致既定之風險管理目標，此等利率掉期合約之有關收支，均以應計基準記入「利息收入」及「利息支出」項內。

出售或終止未到期之非買賣用途合約所產生之損益，按原來合約剩餘期間攤銷，當有關之資產、負債或持盤出售或終止時，該等合約即改為以市值列賬，而產生之損益則即時記入損益賬內。

(子) 有關連人士

就此賬項目而言，有關連人士乃指本集團能直接或間接對其財務及營運決策作出控制或重大影響，反之亦然，又或本集團與其均受同一方面之控制或重大影響。有關連人士包括個人及其他個體。

3 principal accounting policies continued

(j) Off-balance sheet financial instruments continued

Transactions undertaken for dealing purposes are marked to market value and the net present value of any gain or loss arising is recognised in the profit and loss account as "Dealing profits", after appropriate deferrals for unearned credit margin and future servicing costs.

Assets, including gains, resulting from off-balance sheet exchange rate, interest rate and equities contracts which are marked to market are included in "Other assets". Liabilities, including losses, resulting from such contracts, are included in "Other liabilities".

Transactions undertaken for non-dealing purposes include derivatives transactions designated as hedges effectively to reduce the price or market risks of specific assets, liabilities, or positions at the inception of the derivatives contracts. Hedging derivatives are accounted for on an equivalent basis to the underlying assets and liabilities.

Non-dealing transactions also include interest rate derivatives undertaken to alter synthetically the interest rate characteristics of specific individual, or pools of similar assets or liabilities to achieve defined risk management objectives. Interest rate derivatives for synthetic alteration are accounted on an accruals basis with the relative income and expense accounted as "Interest income" or "Interest expense".

Any gain or loss on termination of non-dealing derivatives is deferred and amortised to the profit and loss account over the original life of the terminated contract. Where the underlying asset, liability or position is sold or terminated, the non-dealing derivative is immediately marked to market through the profit and loss account.

(k) Related parties

For the purposes of these accounts, parties are considered to be related to the Group if the Group has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the party are subject to common control or common significant influence. Related parties may be individuals or entities.

4 營業溢利

是年度營業溢利已計算下列各項目：

(甲) 利息收入

		2000	1999
上市證券利息收入	Interest income on listed investments	234	122
非上市證券利息收入	Interest income on unlisted investments	2,609	1,762
其他利息收入	Other interest income	29,070	26,188
		<u>31,913</u>	<u>28,072</u>

(乙) 利息支出

4 operating profit

The operating profit for the year is stated after taking account of:

(a) Interest income

(b) Interest expense

		2000	1999
五年後到期之已發行債券之 利息支出	Interest expense on debt securities in issue maturing after five years	28	–
其他利息支出	Other interest expense	20,194	16,405
		<u>20,222</u>	<u>16,405</u>

(丙) 其他營業收入

(c) Other operating income

		2000	1999
股息收入	Dividend income		
• 上市證券投資	• listed investments	94	96
• 非上市證券投資	• unlisted investments	4	17
		98	113
服務費及佣金收入	Fees and commissions receivable	2,367	1,829
服務費及佣金支出	Fees and commissions payable	(295)	(278)
		2,072	1,551
買賣溢利	Dealing profits		
• 外匯	• foreign exchange	534	569
• 證券及其他買賣活動	• securities and other trading activities	(5)	15
		529	584
投資物業之租金收入	Rental income from investment properties	247	240
其他	Other	628	653
		<u>3,574</u>	<u>3,141</u>

4 營業溢利 續

(丁) 營業支出

4 operating profit continued

(d) Operating expenses

		2000	1999
人事費用	Staff costs		
• 薪金及其他人事費用	• salaries and other costs	1,826	1,964
• 退休福利計劃支出(附註34)	• retirement benefit costs (note 34)	222	231
		2,048	2,195
折舊(附註21(甲))	Depreciation (note 21(a))	388	378
房地產及設備費用	Premises and equipment		
• 租金支出	• rental expenses	158	152
• 其他	• other	608	580
		766	732
其他經營費用	Other operating expenses	523	438
		3,725	3,743

(戊) 本行五位最高薪酬人士之酬金

(一) 酬金總額

(e) The emoluments of the five highest paid individuals

(i) The aggregate emoluments

		2000	1999
薪津及實物收益	Salaries, allowances and benefits in kind	25	22
為退休金計劃所作之供款	Pension contributions	2	2
		27	24

(戊) 本行五位最高薪酬人士之酬金 續

(二) 五位最高薪酬人士之酬金包括在下列範圍內：

(e) The emoluments of the five highest paid individuals continued

(ii) The numbers of the five highest paid individuals whose emoluments fell within the following bands were:

港元	HK\$	2000	1999
		人數 NUMBER OF INDIVIDUALS	人數 NUMBER OF INDIVIDUALS
3,000,001 – 3,500,000	3,000,001 – 3,500,000	1	1
3,500,001 – 4,000,000	3,500,001 – 4,000,000	1	–
4,000,001 – 4,500,000	4,000,001 – 4,500,000	–	2
5,000,001 – 5,500,000	5,000,001 – 5,500,000	1	–
5,500,001 – 6,000,000	5,500,001 – 6,000,000	–	1
6,000,001 – 6,500,000	6,000,001 – 6,500,000	1	–
7,000,001 – 7,500,000	7,000,001 – 7,500,000	–	1
7,500,001 – 8,000,000	7,500,001 – 8,000,000	1	–
		5	5

五位最高薪酬人士中包括三位董事(一九九九年：三位)。該等董事之董事酬金已包括於下列(庚)項內。

Included in the emoluments of the five highest paid individuals were the emoluments of three (1999: three) Directors. Their respective directors' emoluments have been included in (g) below.

(己) 呆壞賬準備

(f) Provisions for bad and doubtful debts

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
呆壞賬準備淨額支取/(撥回)	Net charge/(release) for bad and doubtful debts				
客戶貸款準備(附註14(丙))	Advances to customers (note 14(c))				
特殊準備	Specific provisions				
• 新提撥	• new provisions	988	1,681	585	1,215
• 撥回	• releases	(747)	(242)	(490)	(112)
• 收回已撇除賬項	• recoveries	(42)	(12)	(34)	(7)
		199	1,427	61	1,096
一般準備	General provisions	(3)	(8)	41	49
支取損益賬淨額	Net charge to profit and loss account	196	1,419	102	1,145

4 營業溢利 續

(庚) 董事酬金

根據香港公司條例第161節計算，本行董事酬金總額如下：

		2000	1999
董事袍金	Fees	1	1
薪津及實物收益	Salaries, allowances and benefits in kind	18	13
為退休金計劃所作之供款	Pension and pension contributions	4	4
		<u>23</u>	<u>18</u>

董事酬金在下列範圍內之人數如下：

The numbers of Directors whose emoluments fell within the following bands were:

港元	HK\$	2000 董事人數 NUMBER OF DIRECTORS	1999 董事人數 NUMBER OF DIRECTORS
0 – 1,000,000	0 – 1,000,000	18	17
1,000,001 – 1,500,000	1,000,001 – 1,500,000	1	1
1,500,001 – 2,000,000	1,500,001 – 2,000,000	–	1
5,000,001 – 5,500,000	5,000,001 – 5,500,000	1	–
5,500,001 – 6,000,000	5,500,001 – 6,000,000	–	1
6,000,001 – 6,500,000	6,000,001 – 6,500,000	1	–
7,000,001 – 7,500,000	7,000,001 – 7,500,000	–	1
7,500,001 – 8,000,000	7,500,001 – 8,000,000	1	–
		<u>22</u>	<u>21</u>

(辛) 核數師費用為港幣八百萬元（一九九九年：港幣八百萬元），其中港幣六百萬元（一九九九年：港幣六百萬元）乃屬銀行之費用。

(h) Auditors' remuneration amounted to HK\$8 million (1999: HK\$8 million), of which HK\$6 million (1999: HK\$6 million) related to the Bank.