

5 有形固定資產及長期
投資之溢利

5 profit on tangible fixed assets and
long-term investments

		2000	1999
出售長期投資之溢利	Profit on disposal of long-term investments		
• 已於一月一日重估儲備 確認而實現之數額	• realisation of amounts previously recognised in revaluation reserves at 1 January	351	76
• 本年度之(虧損)/溢利	• (loss)/profit arising in current year	(101)	53
		250	129
出售有形固定資產之虧損	Loss on disposal of tangible fixed assets	(2)	(6)
長期投資減值準備	Provision for impairment of long-term investments	-	(18)
		248	105

6 稅項

6 taxation

(甲) 綜合損益結算表內之稅項組成
如下：

(a) Taxation in the consolidated profit and loss account represents:

		2000	1999
香港利得稅準備	Provision for Hong Kong profits tax	1,697	1,481
香港以外之稅項	Taxation outside Hong Kong	2	1
遞延稅項 (附註26)	Deferred taxation (note 26)	(46)	(11)
		1,653	1,471
應佔聯營公司之稅項	Share of associated companies' taxation	8	6
提撥稅項合計	Total charge for taxation	1,661	1,477

香港利得稅準備乃以截至二零零零年十二月三十一日止之全年估計應課稅溢利按百分之十六稅率計算(一九九九年：百分之十六)。於香港以外之附屬公司及分行亦已按其營業所在地區之當時適當稅率，提撥稅項準備。

The provision for Hong Kong profits tax is based on an estimate of the assessable profits for the year ended 31 December 2000 at 16.0% (1999: 16.0%). Similarly, taxation provisions for subsidiary companies and branches outside Hong Kong have been made at the appropriate rates of taxation prevailing in the countries in which they operate.

6 稅項 續

(乙)資產負債表中「其他資產」(附註22)或「其他負債」(附註25)之稅項組成如下：

6 taxation continued

(b) Taxation in the balance sheets which is included in "Other assets" (note 22) or "Other liabilities" (note 25) represents:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
「其他資產」內已包括：	Including in "Other assets":				
可收回之本期稅項	Current taxation recoverable	3	–	–	–
遞延稅項 (附註22及26)	Deferred taxation (notes 22 & 26)	13	–	13	–
		16	–	13	–
「其他負債」內已包括：	Including in "Other liabilities":				
香港利得稅準備	Provision for Hong Kong profits tax	944	197	860	82
香港以外之稅項準備	Provision for taxation outside Hong Kong	17	16	16	15
遞延稅項 (附註25及26)	Deferred taxation (notes 25 & 26)	–	33	–	33
		961	246	876	130

7 本行股東應得之溢利

本行股東應得之溢利中計有港幣九十一億九千四百萬元(一九九九年：港幣一百五十七億零二百萬元)已於銀行之賬項內出賬。

7 profit attributable to shareholders

Of the profit attributable to shareholders, HK\$9,194 million (1999: HK\$15,702 million) has been dealt with in the accounts of the Bank.

8 股息

8 dividends

		2000		1999	
		每股港元 PER SHARE HK\$	港幣百萬元 HK\$ MILLION	每股港元 PER SHARE HK\$	港幣百萬元 HK\$ MILLION
第一次中期	First interim	2.00	3,824	1.60	3,059
特別中期	Special interim	–	–	4.10	7,839
第二次中期	Second interim	2.80	5,353	2.50	4,780
		4.80	9,177	8.20	15,678

已派發之第一次中期股息及已宣佈派發之第二次中期股息乃按已發行股數十九億一千一百八十四萬二千七百三十六股計算(一九九九年：全部股息均按已發行股數十九億一千一百八十四萬二千七百三十六股計算)。

The first interim dividend was paid and second interim dividend was declared on 1,911,842,736 shares (1999: all dividends were paid on 1,911,842,736 shares).

9 每股盈利

每股盈利乃根據溢利港幣一百億零一千四百萬元（一九九九年：港幣八十三億零七百萬元）及已發行普通股加權平均數之十九億一千一百八十四萬二千七百三十六股（一九九九年：十九億一千一百八十四萬二千七百三十六股）計算。

9 earnings per share

The calculation of earnings per share is based on earnings of HK\$10,014 million (1999: HK\$8,307 million) and on the weighted average number of ordinary shares in issue of 1,911,842,736 shares (1999: 1,911,842,736 shares).

10 庫存現金及短期資金

庫存現金及存放同業及
其他金融機構
短期及一個月內到期之
定期存放同業
庫券

庫券分析詳列如下：

持作買賣用途

- 公平價值

持至期滿

- 攤銷成本
- 公平價值

庫券至到期日剩餘期間：

- 三個月內
- 三個月以上至一年

擬持至期滿之庫券於到期日前出售之攤銷成本為港幣十六億五千五百萬元（一九九九年：港幣二十億七千二百萬元）。因出售而實現之相關溢利為港幣二百萬元（一九九九年：港幣三百萬元）。該等出售佔持至期滿庫券總額之百分之十四點三（一九九九年：百分之三十五點一），並經由資產負債管理委員會批准，以用作提高流動資金及調整有關組合之到期日及風險結構。

10 cash and short-term funds

Cash in hand and balances with banks
and other financial institutions

Money at call and placings with banks
maturing within one month

Treasury bills

Treasury bills are analysed as follows:

Held for dealing purposes

- at fair value

Held to maturity

- at amortised cost
- at fair value

Remaining maturity of treasury bills:

- within three months
- one year or less but over three months

Treasury bills intended to be held to maturity with an amortised cost of HK\$1,655 million (1999: HK\$2,072 million) were disposed of prior to maturity. The related profit recognised amounted to HK\$2 million (1999: HK\$3 million). Such disposals, representing 14.3% of total held to maturity treasury bills (1999: 35.1%), were approved by the Asset and Liability Management Committee, and were generally made to improve liquidity, and to modify the maturity and risk profile of portfolios.

集團 GROUP		銀行 BANK	
2000	1999	2000	1999
4,257	5,024	4,254	5,022
110,372	105,835	76,355	78,365
14,683	5,555	13,416	5,555
129,312	116,414	94,025	88,942

4,757	1,718	4,757	1,718
9,926	3,837	8,659	3,837
9,938	3,841	8,671	3,841
6,733	2,285	6,210	2,285
7,950	3,270	7,206	3,270
14,683	5,555	13,416	5,555

11 一個月以上之定期存放同業

11 placings with banks maturing after one month

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
至到期日剩餘期間：	Remaining maturity:				
• 一個月以上至三個月	• three months or less but over one month	35,756	32,516	28,573	22,503
• 三個月以上至一年	• one year or less but over three months	22,649	22,667	15,398	18,369
• 一年以上至五年	• five years or less but over one year	-	77	-	-
		58,405	55,260	43,971	40,872

12 存款證

12 certificates of deposit

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
至到期日剩餘期間：	Remaining maturity:				
• 三個月內但非即時到期	• three months or less but not repayable on demand	3,060	2,655	740	823
• 三個月以上至一年	• one year or less but over three months	4,599	2,721	3,209	1,733
• 一年以上至五年	• five years or less but over one year	9,573	6,296	9,573	6,296
		17,232	11,672	13,522	8,852
持作買賣用途	Held for dealing purposes				
• 公平價值	• at fair value	117	-	117	-
持至期滿	Held to maturity				
• 攤銷成本	• at amortised cost	17,115	11,672	13,405	8,852
• 公平價值	• at fair value	17,177	11,682	13,462	8,865

是年內並無於到期日前出售擬持至期滿之存款證。(於一九九九年，擬持至期滿之存款證於到期日前出售之攤銷成本為港幣一億元，該等出售佔持至期滿之存款證總額之百分之零點八。並無出售溢利。該等出售已經由資產負債管理委員會批准，以用作提高流動資金及調整有關組合之到期日及風險結構。)

There were no disposal of certificates of deposit intended to be held to maturity during the year. (In 1999, certificates of deposit intended to be held to maturity with an amortised cost of HK\$100 million and representing 0.8% of total held-to-maturity certificates of deposit were disposed of prior to maturity. No related profit was recognised. Such disposals were approved by the Asset and Liability Management Committee, and were generally made to improve liquidity, and to modify the maturity and risk profile of portfolios.)

13 持作買賣用途之證券

13 securities held for dealing purposes

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
公平價值	At fair value				
債務證券	Debt securities				
由公共機構發行	Issued by public bodies				
• 中央政府及中央銀行	• central governments and central banks	3,185	134	3,185	94
• 其他公共機構	• other public sector entities	1,077	62	1,077	62
		4,262	196	4,262	156
由其他機構發行	Issued by other bodies				
• 同業及其他金融機構	• banks and other financial institutions	35	97	–	–
• 企業	• corporate entities	200	–	200	–
		235	97	200	–
		4,497	293	4,462	156
股票	Equity shares				
由企業發行	Issued by corporate entities	2	–	2	–
持作買賣用途之證券總額	Total securities held for dealing purposes	4,499	293	4,464	156
債務證券	Debt securities				
在香港上市	Listed in Hong Kong	3,219	–	3,205	–
在香港以外地區上市	Listed outside Hong Kong	–	134	–	94
		3,219	134	3,205	94
非上市	Unlisted	1,278	159	1,257	62
		4,497	293	4,462	156
至到期日剩餘期間：	Remaining maturity:				
• 三個月內但非即時到期	• three months or less but not repayable on demand	920	48	919	–
• 三個月以上至一年	• one year or less but over three months	1,198	166	1,197	111
• 一年以上至五年	• five years or less but over one year	1,988	74	1,955	40
• 五年以上	• over five years	391	5	391	5
		4,497	293	4,462	156
股票	Equity shares				
在香港上市	Listed in Hong Kong	2	–	2	–

持作買賣用途之證券按剩餘年期至到期日之分析披露乃遵照香港金融管理局發出之有關「本地註冊認可機構披露財務資料」指引。此等披露，並不表示該等證券將會持至到期日。

上述持作買賣用途之債務證券，並不包括庫券及存款證，而該等證券已分別列載於資產負債表之有關項目內。

The analysis of debt securities held for dealing purposes by remaining period to maturity is disclosed in order to comply with the Guideline on “Financial Disclosure by Locally Incorporated Authorised Institutions” issued by the Hong Kong Monetary Authority. The disclosure does not imply that the securities will be held to maturity.

Debt securities held for dealing purposes exclude treasury bills and certificates of deposit which are included under the respective headings in the balance sheet.

14 客戶貸款		14 advances to customers			
(甲) 客戶貸款		(a) Advances to customers			
		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
客戶貸款(附註14(庚))	Advances to customers (note 14(g))	221,973	202,244	141,601	117,448
特殊準備(附註14(丙)及(丁))	Specific provisions (notes 14(c) & (d))	(3,017)	(3,522)	(2,246)	(2,726)
一般準備(附註14(丙))	General provisions (note 14(c))	(1,438)	(1,441)	(936)	(887)
		<u>217,518</u>	<u>197,281</u>	<u>138,419</u>	<u>113,835</u>
至到期日剩餘期間：	Remaining maturity:				
• 即期償還	• repayable on demand	11,139	10,722	11,083	9,485
• 三個月內但非即期償還	• three months or less but not repayable on demand	14,730	12,532	12,762	11,244
• 三個月以上至一年	• one year or less but over three months	22,579	17,993	18,581	13,962
• 一年以上至五年	• five years or less but over one year	73,168	65,760	52,784	44,991
• 五年以上	• over five years	92,066	86,491	40,791	31,820
• 呆壞賬及逾期超過一個月	• non-performing advances and overdue for more than one month	8,291	8,746	5,600	5,946
客戶貸款總額	Gross advances to customers	<u>221,973</u>	<u>202,244</u>	<u>141,601</u>	<u>117,448</u>
呆壞賬準備(附註14(丙))	Provisions for bad and doubtful debts (note 14(c))	(4,455)	(4,963)	(3,182)	(3,613)
		<u>217,518</u>	<u>197,281</u>	<u>138,419</u>	<u>113,835</u>
客戶貸款內已包括：	Included in advances to customers are:				
貿易票據	Trade bills	1,929	1,802	1,929	1,802
呆壞賬準備	Provisions for bad and doubtful debts	(37)	(70)	(37)	(70)
		<u>1,892</u>	<u>1,732</u>	<u>1,892</u>	<u>1,732</u>

上述期限分類乃按照香港金融管理局「本地註冊認可機構披露財務資料」指引中之期限分類指引劃分。根據指引附註，對於不同還款額或不同還款期償還的資產，應申報該資產中實際逾期的部份作已逾期貸款。其他未到期的部份仍應根據剩餘期限申報，如貸款的償還情況出現問題，則需全數列為已逾期。此項按期限分類已逾期之客戶貸款之分析與附註14(戊)已參照香港金融管理局指引附註說明即使貸款中有部份貸款尚未到期，整筆貸款仍應列作逾期之表列原則有所不同。

The above maturity classifications have been prepared in accordance with the Hong Kong Monetary Authority's guidance notes on maturity classifications contained in the Guideline on "Financial Disclosure by Locally Incorporated Authorised Institutions". In accordance with the guidance notes, in the case of an advance which is repayable by different payments or instalments, only that portion of the advance which is actually overdue is reported as overdue. Any part of the advance which is not yet due is reported according to its residual maturity unless the repayment of the advance is in doubt, in which case the whole amount is reported as overdue. This classification of overdue advances to customers for maturity profile purposes is different from the analysis disclosed in note 14(e) for which the Hong Kong Monetary Authority's guidance notes state that if part of an advance is overdue, the whole amount of the advance should be disclosed as overdue.

(乙) 準備總額對客戶貸款比率

(b) Total provisions against gross advances to customers

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
		%	%	%	%
特殊準備	Specific provisions	1.36	1.74	1.59	2.32
一般準備	General provisions	0.65	0.71	0.66	0.76
準備總額	Total provisions	2.01	2.45	2.25	3.08

(丙) 客戶貸款呆壞賬準備

(c) Provisions against advances to customers

二零零零年

2000

		集團 GROUP			懸欠利息 SUSPENDED INTEREST
		特殊 SPECIFIC	一般 GENERAL	合計 TOTAL	
一月一日結餘	At 1 January	3,522	1,441	4,963	733
年內撇除	Amounts written off	(749)	-	(749)	(230)
收回往年已撇除之貸款 (附註 4 (己))	Recoveries of advances written off in previous years (note 4(f))	42	-	42	-
淨支取/(撥回) 損益賬 (附註 4 (己))	Net charge/(release) to profit and loss account (note 4(f))	199	(3)	196	-
年內懸欠利息	Interest suspended during the year	-	-	-	386
收回懸欠利息	Suspended interest recovered	-	-	-	(88)
換算及其他調整	Exchange and other adjustments	3	-	3	-
十二月三十一日結餘 (附註 14 (甲))	At 31 December (note 14(a))	3,017	1,438	4,455	801

		銀行 BANK			懸欠利息 SUSPENDED INTEREST
		特殊 SPECIFIC	一般 GENERAL	合計 TOTAL	
一月一日結餘	At 1 January	2,726	887	3,613	561
年內撇除	Amounts written off	(590)	-	(590)	(178)
收回往年已撇除之貸款 (附註 4 (己))	Recoveries of advances written off in previous years (note 4(f))	34	-	34	-
淨支取損益賬 (附註 4 (己))	Net charge to profit and loss account (note 4(f))	61	41	102	-
年內懸欠利息	Interest suspended during the year	-	-	-	241
收回懸欠利息	Suspended interest recovered	-	-	-	(49)
換算及其他調整	Exchange and other adjustments	15	8	23	-
十二月三十一日結餘 (附註 14 (甲))	At 31 December (note 14(a))	2,246	936	3,182	575

14 客戶貸款 續

(丙) 客戶貸款呆壞賬準備 續

一九九九年

14 advances to customers continued

(c) Provisions against advances to customers continued

1999

		集團 GROUP			懸欠利息
		特殊	一般	合計	SUSPENDED
		SPECIFIC	GENERAL	TOTAL	INTEREST
一月一日結餘	At 1 January	3,087	1,449	4,536	509
年內撇除	Amounts written off	(1,005)	-	(1,005)	(210)
收回往年已撇除之貸款 (附註4 (己))	Recoveries of advances written off in previous years (note 4(f))	12	-	12	-
淨支取/(撥回) 損益賬 (附註4 (己))	Net charge/(release) to profit and loss account (note 4(f))	1,427	(8)	1,419	-
年內懸欠利息	Interest suspended during the year	-	-	-	508
收回懸欠利息	Suspended interest recovered	-	-	-	(74)
換算及其他調整	Exchange and other adjustments	1	-	1	-
十二月三十一日結餘 (附註14 (甲))	At 31 December (note 14(a))	3,522	1,441	4,963	733

		銀行 BANK			懸欠利息
		特殊	一般	合計	SUSPENDED
		SPECIFIC	GENERAL	TOTAL	INTEREST
一月一日結餘	At 1 January	2,459	838	3,297	428
年內撇除	Amounts written off	(837)	-	(837)	(208)
收回往年已撇除之貸款 (附註4 (己))	Recoveries of advances written off in previous years (note 4(f))	7	-	7	-
淨支取損益賬 (附註4 (己))	Net charge to profit and loss account (note 4(f))	1,096	49	1,145	-
年內懸欠利息	Interest suspended during the year	-	-	-	360
收回懸欠利息	Suspended interest recovered	-	-	-	(19)
換算及其他調整	Exchange and other adjustments	1	-	1	-
十二月三十一日結餘 (附註14 (甲))	At 31 December (note 14(a))	2,726	887	3,613	561

上述懸欠利息包括經已於「客戶貸款」(附註14 (甲))及「預付及應計收益」(附註22)賬項下之應收利息賬項內扣除之金額。

Suspended interest above comprises both suspended interest netted against "Advances to customers" (note 14(a)) and suspended interest netted against accrued interest receivable in "Prepayments and accrued income" (note 22).

(丁) 客戶貸款之呆壞賬及準備

已將利息作懸欠處理或已停止累計利息之客戶貸款呆壞賬詳列如下：

(d) Non-performing advances to customers and provisions

Non-performing advances to customers on which interest has been placed in suspense or on which interest accrual has ceased are as follows:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
呆壞賬總額	Gross non-performing advances				
	on which interest				
• 利息已作懸欠處理	• has been placed in suspense	6,894	8,323	4,480	5,547
• 已停止累計其利息	• accrual has ceased	867	617	865	615
		7,761	8,940	5,345	6,162
懸欠利息	Suspended interest	(327)	(282)	(313)	(282)
呆壞賬* (附註 14 (戊))	Gross non-performing advances*	7,434	8,658	5,032	5,880
特殊準備 (附註 14 (甲))	Specific provisions (note 14(a))	(3,017)	(3,522)	(2,246)	(2,726)
呆壞賬淨額	Net non-performing advances	4,417	5,136	2,786	3,154
特殊準備對呆壞賬* 比率	Specific provisions as a percentage				
	of gross non-performing advances*	40.6%	40.7%	44.6%	46.4%
呆壞賬* 對總客戶貸款比率	Gross non-performing advances*				
	as a percentage of				
	gross advances to customers	3.3%	4.3%	3.6%	5.0%

* 所列客戶貸款之呆壞賬已扣除懸欠利息。

* Gross non-performing advances to customers are stated after deduction of interest in suspense.

客戶貸款呆壞賬乃指未必能全部償還本金或其利息之貸款。有明顯跡象無法全數償還之客戶貸款，即立刻作為呆壞賬處理。因此，呆壞賬亦包括過期未超逾三個月或未有逾期但被視為呆壞賬之貸款。除若干特殊情況外，所有本金或利息逾期三個月以上未償還之貸款，均作為呆壞賬處理。為呆壞賬撥提特殊準備金時，已計及有關貸款之抵押品價值。

Non-performing advances to customers are those advances where full repayment of principal or interest is considered unlikely. Advances are classified as non-performing as soon as management has doubts as to the full recovery of the advances. Thus, non-performing advances may include advances that are not yet more than three months overdue but are considered doubtful. Except in certain limited circumstances, all advances on which principal or interest is more than three months overdue are classified as non-performing. Specific provisions made in respect of non-performing advances take into account the value of collateral held.

14 客戶貸款 續

(戊) 已逾期之客戶貸款

已逾期三個月以上之客戶貸款及其對總客戶貸款之比率如下：

二零零零年

14 advances to customers continued

(e) Overdue advances to customers

The amount of advances to customers which are overdue for more than three months and its expression as a percentage of gross advances to customers are as follows:

2000

集團 GROUP

銀行 BANK

總客戶貸款*之本金或
利息已逾期：

- 三個月以上至六個月
- 六個月以上至一年
- 一年以上

Gross advances to customers* which
have been overdue with respect to either
principal or interest for periods of:

- six months or less but over three months
- one year or less but over six months
- over one year

	集團 GROUP		銀行 BANK	
		%		%
	854	0.4	268	0.2
	762	0.3	339	0.2
	3,687	1.7	2,934	2.1
	5,303	2.4	3,541	2.5

已逾期之客戶貸款(如上)

減：利息仍作累計處理
之逾期客戶貸款

加：逾期三個月或以下或未逾期，
但利息已作懸欠處理之
客戶貸款

- 列入重整客戶貸款
- 其他

Overdue advances to customers (as above)

Less: overdue advances on which
interest is still being accrued

Add: advances overdue for periods of
three months or less, or which are not
yet overdue, and on which interest
has been placed in suspense

- included in rescheduled advances
- other

	5,303	2.4	3,541	2.5
	(418)	(0.2)	(124)	0.0
	1,576	0.7	887	0.6
	973	0.4	728	0.5

呆壞賬(附註14(丁))

Gross non-performing advances (note 14(d))

	7,434	3.3	5,032	3.6
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一九九九年

1999

集團 GROUP

銀行 BANK

總客戶貸款*之本金或
利息已逾期：

- 三個月以上至六個月
- 六個月以上至一年
- 一年以上

Gross advances to customers* which
have been overdue with respect to either
principal or interest for periods of:

- six months or less but over three months
- one year or less but over six months
- over one year

	集團 GROUP		銀行 BANK	
		%		%
	785	0.4	303	0.2
	1,611	0.8	934	0.8
	4,340	2.1	3,712	3.2
	6,736	3.3	4,949	4.2

*所列已逾期之總客戶貸款已扣除懸欠利息。

* Gross overdue advances to customers are stated after deduction of interest in suspense.

(戊) 已逾期之客戶貸款 續

(e) Overdue advances to customers continued

一九九九年	1999	集團 GROUP		銀行 BANK	
			%		%
已逾期之客戶貸款 (如上)	Overdue advances to customers (as above)	6,736	3.3	4,949	4.2
減：利息仍作累計處理 之逾期客戶貸款	Less: overdue advances on which interest is still being accrued	(283)	(0.1)	(114)	(0.1)
加：逾期三個月或以下或未逾期， 但利息已作懸欠處理之 客戶貸款	Add: advances overdue for periods of three months or less, or which are not yet overdue, and on which interest has been placed in suspense				
• 列入重整客戶貸款	• included in rescheduled advances	892	0.4	141	0.1
• 其他	• other	1,313	0.7	904	0.8
呆壞賬 (附註 14 (丁))	Gross non-performing advances (note 14(d))	8,658	4.3	5,880	5.0

有明確到期日之貸款，若其本金或利息已逾期，並在年結日仍未償還，則列作逾期處理。定期分期償還之貸款，若其中一次還款逾期，而於年結日仍未償還，則列作逾期處理。即期償還之貸款，若已向借款人送達還款通知，但借款人未按指示還款，或貸款已超出借款人獲通知之批准限額，而此情況持續超出上述逾期期限，亦列作逾期處理。

Advances with a specific repayment date are classified as overdue when the principal or interest is overdue and remains unpaid at the year-end. Advances repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at the year-end. Advances repayable on demand are classified as overdue either when a demand for repayment has been served on the borrower but repayment has not been made in accordance with the instruction or when the advances have remained continuously outside the approved limit that was advised to the borrower for more than the overdue period in question.

(己) 重整之客戶貸款

重整之客戶貸款及其對總客戶貸款之比率如下：

(f) Rescheduled advances to customers

The amount of rescheduled advances and its expression as a percentage of gross advances to customers are as follows:

		集團 GROUP		銀行 BANK	
			%		%
二零零零年	2000	2,756	1.2	2,066	1.5
一九九九年	1999	1,761	0.9	1,010	0.9

重整之客戶貸款乃因客戶財政困難或無能力如期還款而經雙方同意達成重整還款計劃之貸款。列出之重整客戶貸款並不包括重整還款計劃後仍逾期三個月以上之客戶貸款。

Rescheduled advances are those advances which have been restructured or renegotiated because of a deterioration in the financial position of the borrower or because of the inability of the borrower to meet the original repayment schedule.

該等貸款已包括在已逾期之客戶貸款項內。列出之重整之客戶貸款已扣除懸欠利息但未扣除特殊準備。

Rescheduled advances to customers are stated net of any amount that have subsequently become overdue for over three months and are included in overdue advances to customers. They are also stated after deduction of interest in suspense and before deduction of specific provisions.

14 客戶貸款 續

(庚) 客戶貸款之行業分類

按照香港金融管理局之行業分類及定義之客戶貸款（已扣除懸欠利息）分析詳列如下：

14 advances to customers continued

(g) Analysis of advances to customers by industry sector

An analysis of advances to customers (after deduction of interest in suspense) by industry sector based on categories and definitions used by the Hong Kong Monetary Authority is as follows:

	集團 GROUP		銀行 BANK	
	2000	1999	2000	1999
在香港使用之貸款	Advances to customers for use in Hong Kong			
工業、商業及金融業	Industrial, commercial and financial sectors			
• 物業發展	19,079	16,508	19,072	16,500
• 物業投資	29,579	23,231	23,911	16,258
• 金融企業	2,979	3,715	2,876	3,538
• 股票經紀	97	340	97	340
• 批發及零售業	4,066	4,504	3,974	4,380
• 製造業	1,825	1,890	1,703	1,754
• 運輸及運輸設備	8,471	8,411	2,667	3,268
• 其他	19,073	17,443	17,831	16,429
	85,169	76,042	72,131	62,467
個人	Individuals			
• 購買「居者有其屋計劃」、 「私人參建居屋計劃」及 「租者置其屋計劃」之 住宅按揭貸款	35,971	31,936	1,618	1,852
• 購買其他住宅物業之 按揭貸款	78,005	73,854	46,069	34,329
• 信用卡貸款	4,745	3,835	4,745	2,775
• 其他	4,875	4,514	4,243	4,020
	123,596	114,139	56,675	42,976
在香港使用之總貸款	208,765	190,181	128,806	105,443
貿易融資	9,013	8,787	9,013	8,787
在香港以外使用之貸款	4,195	3,276	3,782	3,218
客戶貸款總額(附註14(甲))	221,973	202,244	141,601	117,448

(辛) 客戶貸款賬內包括按具有融資租賃性質之租購合約而租予客戶之設備：

(h) Advances to customers include equipment leased to customers under hire purchase contracts having the characteristics of finance leases:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
租購合約	Hire purchase contracts	6,150	5,369	–	–

集團根據租購合約之應收租金總額(包括償還資本)為港幣四十七億零一百萬元(一九九九年：港幣四十四億九千四百萬元)。

Aggregate rentals receivable in respect of hire purchase contracts, including capital repayments, amounted to HK\$4,701 million for the Group (1999: HK\$4,494 million).

(壬) 於二零零零年內，集團按租購合約租予客戶而購買資產之成本共為港幣五十一億八千七百萬元(一九九九年：港幣三十四億一千七百萬元)。

(i) The cost of assets acquired during 2000 for leasing to customers under hire purchase contracts by the Group amounted to HK\$5,187 million (1999: HK\$3,417 million).

(癸) 客戶貸款之地區分類分析

(j) Advances to customers by geographical area

客戶貸款之地區分類，是依照客戶所在之地區，經計及風險轉移之因素後而劃定。在一般情況下，若貸款之擔保人所在地有異於該客戶，則風險轉移至擔保人之所在地區。

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in an area which is different from that of the counterparty.

於二零零零年十二月三十一日，本集團及本行超逾百分之九十之客戶貸款及有關之呆壞賬貸款及逾期貸款應劃分為香港地區貸款(與一九九九年十二月三十一日相同)。

At 31 December 2000, over 90% of the Group's and the Bank's advances to customers and the related non-performing advances and overdue advances were classified under the area of Hong Kong (the same position at 31 December 1999).

15 存/欠最終控股公司

於年結日並無結存或結欠最終控股公司(一九九九年：無)。

15 amounts due from/to ultimate holding company

There are no amounts due from or due to ultimate holding company as at the balance sheet date (1999: Nil).