

16 存/欠直屬控股公司及  
同母系附屬公司

結存或結欠直屬控股公司及同母系附屬  
公司詳列如下：

16 amounts due from/to immediate holding company  
and fellow subsidiary companies

Details of the balances due from and due to immediate holding company and fellow  
subsidiary companies are as follows:

	集團 GROUP		銀行 BANK	
	2000	1999	2000	1999
結存項目：	Amounts due from:			
庫存現金及存放同業 及其他金融機構	Cash in hand and balances with banks and other financial institutions			
定期存放同業至到期日剩餘期間：	Placings with banks with remaining maturity:			
• 一個月內	3,254	4,960	2,180	3,024
• 一個月以上至三個月	1,380	705	766	550
• 三個月以上至一年	242	1,243	242	956
	4,876	6,908	3,188	4,530
存款證至到期日剩餘期間：	Certificates of deposit with remaining maturity:			
• 三個月內但非即時到期	• three months or less but not repayable on demand			
	350	108	350	108
• 三個月以上至一年	• one year or less but over three months			
	1,400	903	1,400	903
• 一年以上至五年	• five years or less but over one year			
	2,735	3,808	2,735	3,808
	4,485	4,819	4,485	4,819
長期投資至到期日剩餘期間 為一個月內	Long-term investments with remaining maturity within one month			
	378	-	378	-
其他資產至到期日剩餘期間：	Other assets with remaining maturity:			
• 三個月內	• three months or less			
	354	232	306	222
• 三個月以上至一年	• one year or less but over three months			
	172	95	172	71
• 一年以上至五年	• five years or less but over one year			
	44	2	44	2
• 五年以上	• over five years			
	1	-	1	-
	571	329	523	295
	10,383	12,154	8,629	9,737

16 存/欠直屬控股公司及  
同母系附屬公司 續

16 amounts due from/to immediate holding company  
and fellow subsidiary companies continued

	集團 GROUP		銀行 BANK	
	2000	1999	2000	1999
結欠項目：	Amounts due to:			
客戶存款	Customer accounts			
• 即時償還	131	26	131	26
• 有協定存款期或通知期， 以餘下存款期計算：	• with agreed maturity dates or periods of notice, by remaining maturity:			
• 三個月內但無須即時償還	297	151	297	151
• 三個月以上至一年	227	216	227	216
	655	393	655	393
同業存款	Deposits from banks			
• 即時償還	101	106	101	106
• 有協定存款期或通知期， 以餘下存款期計算：	• with agreed maturity dates or periods of notice, by remaining maturity:			
• 三個月內但無須即時償還	315	1,968	298	1,931
	416	2,074	399	2,037
其他負債至到期日剩餘期間：	Other liabilities with remaining maturity:			
• 三個月內	823	261	811	252
• 三個月以上至一年	76	52	76	52
• 一年以上至五年	29	1	29	1
	928	314	916	305
	1,999	2,781	1,970	2,735

17 附屬公司欠款

17 amounts due from subsidiary companies

附屬公司欠款詳列如下：

Details of the amounts due from subsidiary companies are as follows:

	2000	1999
定期存放同業至到期日剩餘期間：	Placings with financial institutions with remaining maturity:	
• 一個月內	50,925	41,240
• 一個月以上至三個月	73,250	76,784
	124,175	118,024
無註明還款期之附屬公司貸款	2,915	3,890
其他資產至到期日剩餘期間為三個月內	1,101	1,813
	128,191	123,727

## 18 長期投資

## 18 long-term investments

## (甲) 長期投資

## (a) Long-term investments

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
持至期滿之債務證券	Held-to-maturity debt securities				
攤銷成本扣除減值準備	at amortised cost less provisions for impairment	34,837	22,396	27,276	17,120
股票投資之公平價值	Equity investments at fair value	4,433	4,921	4	4
		<u>39,270</u>	<u>27,317</u>	<u>27,280</u>	<u>17,124</u>

## (乙) 長期投資之賬面價值

## (b) Carrying value of long-term investments

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
持至期滿之債務證券	Held-to-maturity 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	3,459	2,720	1,557	1,809
• 其他公共機構	• other public sector entities	7,381	6,055	5,820	5,435
		<u>10,840</u>	<u>8,775</u>	<u>7,377</u>	<u>7,244</u>
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	15,480	9,753	12,711	6,337
• 企業	• corporate entities	8,517	3,868	7,188	3,539
		<u>23,997</u>	<u>13,621</u>	<u>19,899</u>	<u>9,876</u>
		<u>34,837</u>	<u>22,396</u>	<u>27,276</u>	<u>17,120</u>
股票投資	Equity investments				
由企業發行	Issued by corporate entities	4,433	4,921	4	4
		<u>39,270</u>	<u>27,317</u>	<u>27,280</u>	<u>17,124</u>

## (乙) 長期投資之賬面價值 續

## (b) Carrying value of long-term investments continued

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
持至期滿之債務證券	Held-to-maturity debt securities				
在香港上市	Listed in Hong Kong	419	703	302	702
在香港以外地區上市	Listed outside Hong Kong	4,881	2,062	312	536
		5,300	2,765	614	1,238
非上市	Unlisted	29,537	19,631	26,662	15,882
		34,837	22,396	27,276	17,120
股票投資	Equity investments				
在香港上市	Listed in Hong Kong	4,139	4,766	–	–
在香港以外地區上市	Listed outside Hong Kong	114	85	–	–
		4,253	4,851	–	–
非上市	Unlisted	180	70	4	4
		4,433	4,921	4	4
		39,270	27,317	27,280	17,124

擬持有至期滿之債務證券於合約到期日前出售之攤銷成本為港幣七億九千八百萬元（一九九九年：港幣一億五千九百萬元）。於是年內並無有關之出售溢利（一九九九年：無）。該等出售已經資產負債管理委員會批准，並佔持有至期滿之債務證券總額之百分之二點二（一九九九年：百分之零點七），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。

上述持有至期滿之債務證券，並不包括庫券及存款證，該等證券已分別列載於資產負債表之有關項目內。

Debt securities intended to be held to maturity with an amortised cost of HK\$798 million (1999: HK\$159 million) were disposed of prior to maturity. There was no related profit recognised during the year (1999: Nil). Such disposals, representing 2.2% of total held-to-maturity debt securities (1999: 0.7%), 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.

Held-to-maturity debt securities exclude treasury bills and certificates of deposit which are included under the respective headings in the balance sheet.

## 18 長期投資 續

(丙) 持至期滿之債務證券之公平價值

## 18 long-term investments continued

(c) Fair value of held-to-maturity debt securities

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
持至期滿之債務證券	Held-to-maturity 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	3,471	2,712	1,562	1,804
• 其他公共機構	• other public sector entities	7,537	6,057	5,965	5,437
		11,008	8,769	7,527	7,241
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	15,510	9,735	12,731	6,324
• 企業	• corporate entities	8,595	3,841	7,261	3,512
		24,105	13,576	19,992	9,836
		35,113	22,345	27,519	17,077
持至期滿之債務證券	Held-to-maturity debt securities				
在香港上市	Listed in Hong Kong	425	707	305	707
在香港以外地區上市	Listed outside Hong Kong	4,940	2,057	312	536
		5,365	2,764	617	1,243
非上市	Unlisted	29,748	19,581	26,902	15,834
		35,113	22,345	27,519	17,077

(丁) 持至期滿之債務證券按到期日分析

上述持至期滿之債務證券按到期日分析  
(即由結算日至合約期滿日之剩餘期間)  
詳列如下：

## (d) Maturity analysis of held-to-maturity debt securities

The maturity profile of the above held-to-maturity debt securities categorised by the remaining period from the balance sheet date to the contractual maturity date is as follows:

		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	10,057	3,741	3,678	2,157
• 三個月以上至一年	• one year or less but over three months	7,003	7,807	7,282	5,040
• 一年以上至五年	• five years or less but over one year	15,478	9,249	14,024	8,331
• 五年以上	• over five years	2,299	1,599	2,292	1,592
		34,837	22,396	27,276	17,120

## 19 附屬公司投資

本行主要附屬公司如下：

## 19 investments in subsidiary companies

The principal subsidiary companies of the Bank are:

公司名稱 NAME OF COMPANY	註冊地區 PLACE OF INCORPORATION	主要業務 PRINCIPAL ACTIVITIES	已發行普通股面值 ISSUED EQUITY CAPITAL
恒生財務有限公司 Hang Seng Finance Limited	香港 Hong Kong	接受存款及放款 Deposit-taking and lending	港元 HK\$1,000,000,000
恒生存款有限公司 Hang Seng Credit Limited	香港 Hong Kong	接受存款及放款 Deposit-taking and lending	港元 HK\$200,000,000
恒生銀行(巴哈馬)有限公司 Hang Seng Bank (Bahamas) Limited	巴哈馬 Bahamas	銀行業務 Banking	美元 US\$1,000,000
恒生財務(巴哈馬)有限公司 Hang Seng Finance (Bahamas) Limited	巴哈馬 Bahamas	金融服務 Finance	美元 US\$5,000
恒生銀行信託有限公司 Hang Seng Bank (Trustee) Limited	香港 Hong Kong	信託服務 Trustee service	港元 HK\$3,000,000
恒生(代理人)有限公司 Hang Seng (Nominee) Limited	香港 Hong Kong	代理人服務 Nominee service	港元 HK\$100,000
恒生信用咭有限公司 Hang Seng Credit Card Limited	香港 Hong Kong	信用卡服務 Credit card service	港元 HK\$1,000
恒生保險有限公司 Hang Seng Insurance Company Limited	香港 Hong Kong	保險業務 General insurance	港元 HK\$84,184,570
恒生資產管理(私人)有限公司 Hang Seng Asset Management Pte Ltd	新加坡 Singapore	資金管理 Fund management	新加坡元 SG\$2,000,000
恒生投資管理有限公司 Hang Seng Investment Management Limited	香港 Hong Kong	資金管理 Fund management	港元 HK\$10,000,000
恒生投資有限公司 Haseba Investment Company Limited	香港 Hong Kong	投資 Investment holding	港元 HK\$6,000
恒生證券有限公司 Hang Seng Securities Limited	香港 Hong Kong	證券經紀 Stockbroking	港元 HK\$26,000,000
恩年發展有限公司 Yan Nin Development Company Limited	香港 Hong Kong	投資 Investment holding	港元 HK\$100,000
恒指服務有限公司 HSI Services Limited	香港 Hong Kong	計算及提供恒生股市指數 Compilation and dissemination of the Hang Seng share index	港元 HK\$10,000
恒生物業管理有限公司 Hang Seng Real Estate Management Limited	香港 Hong Kong	物業管理 Property management	港元 HK\$10,000

上述各公司均為本行之全資附屬公司。除恒指服務有限公司屬間接持有外，其他附屬公司均為本行直接持有。其主要經營地區與註冊地區相同。

All the above companies are wholly-owned subsidiary companies. Except for HSI Services Limited which is held indirectly, all other subsidiary companies are held directly by the Bank. The principal places of operation are the same as the places of incorporation.

## 20 聯營公司投資

## 20 investments in associated companies

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
非上市股票 (成本值)	Unlisted shares, at cost	-	-	48	48
應佔淨資產	Share of net assets	789	683	-	-

貸予聯營公司之款項為港幣二億零八百萬元 (一九九九年：港幣二億零八百萬元) 並已列於「客戶貸款」項內 (附註14)。

Loans to associated companies amounting to HK\$208 million (1999: HK\$208 million) are included under "Advances to customers" (note 14).

主要聯營公司詳列如下：

The principal associated companies are:

公司名稱 NAME OF COMPANY	註冊地區 PLACE OF INCORPORATION	主要業務 PRINCIPAL ACTIVITIES	集團佔股本之權益 GROUP'S INTEREST IN EQUITY CAPITAL	已發行股本 ISSUED EQUITY CAPITAL
恒生人壽保險有限公司 Hang Seng Life Limited	香港 Hong Kong	退休基金、人壽保險及有關業務 Retirement benefits, life assurance and related business	50%	港元 HK\$20,000,000
Barrowgate Limited	香港 Hong Kong	物業投資 Property investment	24.64%	港元 HK\$10,000

恒生人壽保險有限公司之權益由銀行持有。Barrowgate Limited 之權益由銀行一附屬公司持有。該兩間聯營公司均在本港經營。

The interest in Hang Seng Life Limited is held by the Bank and the interest in Barrowgate Limited is owned by a subsidiary company of the Bank. Both associated companies operate in Hong Kong.

21 有形固定資產  
(甲) 有形固定資產

21 tangible fixed assets  
(a) Tangible fixed assets

二零零零年

2000

		集團 GROUP			合計 TOTAL
		行址 PREMISES	投資物業 INVESTMENT PROPERTIES	設備 EQUIPMENT	
成本或估值：	Cost or valuation:				
二零零零年一月一日結餘	At 1 January 2000	7,695	3,479	2,350	13,524
年內增置	Additions	–	5	131	136
年內出售	Disposals	(44)	(66)	(149)	(259)
撤除重估行址之累積折舊	Elimination of accumulated depreciation on revalued premises	(152)	–	–	(152)
重估增值	Surplus on revaluation				
• 撥回行址及投資物業 重估儲備 (附註28)	• credited to premises and investment properties revaluation reserves (note 28)	511	73	–	584
• 撥回損益賬	• credited to profit and loss account	28	–	–	28
轉賬	Transfers	(91)	91	–	–
二零零零年十二月三十一日結餘	At 31 December 2000	7,947	3,582	2,332	13,861
累積折舊：	Accumulated depreciation:				
二零零零年一月一日結餘	At 1 January 2000	–	–	(1,718)	(1,718)
年內支取 (附註4(d))	Charge for the year (note 4(d))	(152)	–	(236)	(388)
出售後撥回	Written back on disposal	–	–	142	142
撤除重估行址之累積折舊	Elimination of accumulated depreciation on revalued premises	152	–	–	152
二零零零年十二月三十一日結餘	At 31 December 2000	–	–	(1,812)	(1,812)
二零零零年十二月三十一日賬面淨值	Net book value at 31 December 2000	7,947	3,582	520	12,049
一九九九年十二月三十一日賬面淨值	Net book value at 31 December 1999	7,695	3,479	632	11,806



## 21 有形固定資產 續

(甲) 有形固定資產 續

二零零零年

## 21 tangible fixed assets continued

(a) Tangible fixed assets continued

2000

		銀行 BANK			合計 TOTAL
		行址 PREMISES	投資物業 INVESTMENT PROPERTIES	設備 EQUIPMENT	
成本或估值：	Cost or valuation:				
二零零零年一月一日結餘	At 1 January 2000	6,135	1,996	2,325	10,456
年內增置	Additions	-	-	129	129
年內出售	Disposals	(20)	(16)	(142)	(178)
撤除重估行址之累積折舊	Elimination of accumulated depreciation on revalued premises	(121)	-	-	(121)
重估增值	Surplus on revaluation				
• 撥回行址及投資物業 重估儲備 (附註28)	• credited to premises and investment properties revaluation reserves (note 28)	482	64	-	546
• 撥回損益賬 轉賬	• credited to profit and loss account Transfers	6	-	-	6
二零零零年十二月三十一日結餘	At 31 December 2000	6,375	2,151	2,312	10,838
累積折舊：	Accumulated depreciation:				
二零零零年一月一日結餘	At 1 January 2000	-	-	(1,697)	(1,697)
年內支取	Charge for the year	(121)	-	(235)	(356)
出售後撥回	Written back on disposal	-	-	135	135
撤除重估行址之累積折舊	Elimination of accumulated depreciation on revalued premises	121	-	-	121
二零零零年十二月三十一日結餘	At 31 December 2000	-	-	(1,797)	(1,797)
二零零零年十二月三十一日賬面淨值	Net book value at 31 December 2000	6,375	2,151	515	9,041
一九九九年十二月三十一日賬面淨值	Net book value at 31 December 1999	6,135	1,996	628	8,759

(乙) 行址及投資物業之賬面淨值包括：

(b) The net book value of premises and investment properties comprises:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
永久業權物業	Freeholds				
香港境外	Held outside Hong Kong	4	28	–	–
租約業權物業	Leaseholds				
香港境內	Held in Hong Kong				
• 長期租約 (剩餘年數逾五十年)	• long leases (over 50 years unexpired)	4,395	4,318	2,986	2,885
• 中期租約 (剩餘年數在十至五十年)	• medium leases (10 to 50 years unexpired)	7,056	6,747	5,466	5,165
香港境外	Held outside Hong Kong				
• 長期租約 (剩餘年數逾五十年)	• long leases (over 50 years unexpired)	4	4	4	4
• 中期租約 (剩餘年數在十至五十年)	• medium leases (10 to 50 years unexpired)	70	77	70	77
		<u>11,529</u>	<u>11,174</u>	<u>8,526</u>	<u>8,131</u>
其中包括	Of which				
行址	Premises	7,947	7,695	6,375	6,135
投資物業	Investment properties	3,582	3,479	2,151	1,996
		<u>11,529</u>	<u>11,174</u>	<u>8,526</u>	<u>8,131</u>

(丙) 於二零零零年十一月三十日，本集團之行址及投資物業均經由具有專業資格之測量師行之同母系附屬公司滙豐物業(亞洲)有限公司予以重估。該估值由持有香港測量師學會會員資格之估價師評估。重估之基準乃按照行址當時用途之公開市場價值及按投資物業之公開市場價值。

(c) The Group's premises and investment properties were revalued by HSBC Property (Asia) Limited, which is a fellow subsidiary company of the Bank, at 30 November 2000. The valuations were carried out by qualified valuers who are members of the Hong Kong Institute of Surveyors. The basis of valuation for premises was open market value for existing use. The basis of valuation for investment properties was open market value.

## 21 有形固定資產 續

(丁) 行址及投資物業重估增值及減值

## 21 tangible fixed assets continued

(d) Surplus and deficit on revaluation of premises and investment properties

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
撥回/(支取)物業重估儲備	Credited/(charged) to property revaluation reserves				
• 行址重估儲備 (附註28)	• premises revaluation reserve (note 28)	511	428	482	389
• 投資物業重估儲備 (附註28)	• investment properties revaluation reserve (note 28)	73	(520)	64	(323)
• 應佔聯營公司物業之增值/(減值) (附註 28)	• share of revaluation surplus/(deficit) of an associated company (note 28)	98	(12)	–	–
		<u>682</u>	<u>(104)</u>	<u>546</u>	<u>66</u>
撥回/(支取)損益賬	Credited/(charged) to profit and loss account				
• 行址	• premises	28	(25)	6	(7)

(戊) 資產負債表內之全部行址均以估值列賬。如以成本減除累積折舊方式列賬，其賬面淨值則會如下：

(e) The net book value of all premises which have been stated in the balance sheet at valuation would have been as follows had they been stated at cost less accumulated depreciation:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
十二月三十一日賬面淨值	Net book value at 31 December	<u>2,962</u>	<u>2,975</u>	<u>1,764</u>	<u>1,810</u>

(己) 所有本集團及銀行之行址均於二零零零年及一九九九年度結算日以估值入賬。

(f) All premises of the Group and of the Bank are stated in the balance sheet at valuation in 2000 and 1999.

## 22 其他資產

## 22 other assets

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
資產負債表以外按市值計算之 利率、滙率及其他衍生工具 合約之未實現盈利	Unrealised gains on off-balance sheet interest rate, exchange rate and other derivative contracts which are marked to market	1,800	1,270	1,800	1,270
遞延稅項 (附註6(乙)及26)	Deferred taxation (notes 6(b) & 26)	13	-	13	-
同業結算應收賬項	Items in the course of collection from other banks	4,472	4,017	4,472	4,017
預付及應計收益	Prepayments and accrued income	3,849	3,094	2,734	2,202
其他賬項	Other accounts	1,193	809	829	338
		<u>11,327</u>	<u>9,190</u>	<u>9,848</u>	<u>7,827</u>
至到期日剩餘期間：	Remaining maturity:				
• 三個月內	• three months or less	9,335	7,891	8,147	6,756
• 三個月以上至一年	• one year or less but over three months	1,779	1,167	1,606	1,023
• 一年以上至五年	• five years or less but over one year	134	114	95	45
• 五年以上	• over five years	79	18	-	3
		<u>11,327</u>	<u>9,190</u>	<u>9,848</u>	<u>7,827</u>

## 23 往來、儲蓄及其他存款

## 23 current, savings and other deposit accounts

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
客戶存款	Customer accounts	414,875	364,038	404,150	354,330
發出存款證	Certificates of deposit in issue	14,730	11,673	14,730	11,673
		<u>429,605</u>	<u>375,711</u>	<u>418,880</u>	<u>366,003</u>

## 23 往來、儲蓄及其他存款 續

客戶存款及發出存款證按餘下存款期分析如下：

## 23 current, savings and other deposit accounts continued

Analysis of remaining maturity of customer accounts and certificates of deposit issued are as follows:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
客戶存款	Customer accounts				
即時償還	Repayable on demand	175,336	151,750	175,251	151,748
有協定存款期或通知期， 以餘下存款期計算：	With agreed maturity dates or periods of notice, by remaining maturity:				
• 三個月內但無須即時償還	• three months or less but not repayable on demand	224,985	204,503	214,837	195,184
• 三個月以上至一年	• one year or less but over three months	14,458	7,599	13,993	7,212
• 一年以上至五年	• five years or less but over one year	96	186	69	186
		<u>414,875</u>	<u>364,038</u>	<u>404,150</u>	<u>354,330</u>
發出存款證	Certificates of deposit in issue				
至到期日剩餘期間：	Remaining maturity:				
• 三個月內但無須即時償還	• three months or less but not repayable on demand	5,358	6,487	5,358	6,487
• 三個月以上至一年	• one year or less but over three months	2,771	4,745	2,771	4,745
• 一年以上至五年	• five years or less but over one year	6,276	441	6,276	441
• 五年以上	• over five years	325	-	325	-
		<u>14,730</u>	<u>11,673</u>	<u>14,730</u>	<u>11,673</u>

## 24 同業存款

同業存款以餘下存款期分析如下：

## 24 deposits from banks

Analysis of remaining maturity of deposits from banks are as follows:

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
即時償還	Repayable on demand	249	1,371	249	1,371
有協定存款期或通知期， 以餘下存款期計算：	With agreed maturity dates or periods of notice, by remaining maturity:				
• 三個月內但無須即時償還	• three months or less but not repayable on demand	3,526	5,489	3,526	5,489
• 三個月以上至一年	• one year or less but over three months	27	15	14	-
• 一年以上至五年	• five years or less but over one year	-	14	-	-
		<u>3,802</u>	<u>6,889</u>	<u>3,789</u>	<u>6,860</u>