

25 其他負債

25 other liabilities

		集團 GROUP		銀行 BANK	
		2000	1999	2000	1999
證券空倉：	Short positions in securities:				
庫券	Treasury bills	5,083	2,726	5,083	2,726
債務證券	Debt securities				
• 政府證券	• government securities	2,944	33	2,944	33
• 其他公共機構證券	• other public sector securities	16	11	16	11
		8,043	2,770	8,043	2,770
資產負債表以外按市值計算之 利率、滙率及其他衍生工具 合約之未實現虧損	Unrealised losses on off-balance sheet interest rate, exchange rate and other derivative contracts which are marked to market	1,238	920	1,238	920
本期稅項 (附註6(乙))	Current taxation (note 6(b))	961	213	876	97
遞延稅項 (附註6(乙)及26)	Deferred taxation (notes 6(b) & 26)	-	33	-	33
應派股息	Dividend payable	5,353	4,780	5,353	4,780
同業結算應付賬項	Items in the course of transmission to other banks	4,671	4,722	4,671	4,722
應計及遞延收入	Accruals and deferred income	3,633	2,513	3,499	2,409
負債及支付準備	Provisions for other liabilities and charges	219	221	15	20
其他負債	Other liabilities	676	943	1,536	1,522
		24,794	17,115	25,231	17,273
至到期日剩餘期間：	Remaining maturity:				
• 三個月內	• three months or less	22,012	14,651	22,865	14,117
• 三個月以上至一年	• one year or less but over three months	2,353	2,189	2,068	3,033
• 一年以上至五年	• five years or less but over one year	328	168	298	117
• 五年以上	• over five years	101	107	-	6
		24,794	17,115	25,231	17,273

26 遞延稅項

「其他資產」(附註22)及「其他負債」(附註25)項下之遞延稅項資產及負債分析如下:

一月一日結餘
撥回損益賬(附註6(甲))
撥往遞延稅項資產
十二月三十一日結餘(附註6(乙))

已包括於「其他資產」(附註22)

項下:

- 退休福利計劃

已包括於「其他負債」(附註25)

項下:

- 租賃交易
- 退休福利計劃

26 deferred taxation

Deferred taxation asset and liability which are included in "Other assets" (note 22) and "Other liabilities" (note 25) are as follows:

	集團 GROUP		銀行 BANK	
	2000	1999	2000	1999
At 1 January	33	44	33	44
Credited to profit and loss account (note 6(a))	(46)	(11)	(46)	(11)
Transfer to deferred taxation asset	13	-	13	-
At 31 December (note 6(b))	-	33	-	33
Included in "Other assets" (note 22)				
representing:				
• retirement benefit schemes	13	-	13	-
Included in "Other liabilities" (note 25)				
representing:				
• leasing transactions	-	52	-	52
• retirement benefit schemes	-	(19)	-	(19)
	-	33	-	33

行址、投資物業及長期投資之重估溢價並無作出遞延稅項準備。按照管理層從購入該等資產時之意圖，董事認為在可預見之未來不會出現重大稅項負擔。

於年結日並無未撥準備金之重大遞延稅項負債。

No provisions are made for deferred taxation on revaluation surpluses on premises, investment properties and long-term investments. The Directors are of the opinion that no material taxation liability is likely to arise in the foreseeable future in the light of management's intentions for these assets since acquisition.

There is no significant deferred taxation liability not provided for.

27 股本

註冊股本:

銀行之註冊股本為港幣一百一十億元正(一九九九年:港幣一百一十億元正),分為二十二億股(一九九九年:二十二億股),每股港幣五元正。

27 share capital

Authorised:

The authorised share capital of the Bank is HK\$11,000 million (1999: HK\$11,000 million) divided into 2,200 million shares (1999: 2,200 million shares) of HK\$5 each.

實收股本:

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),每股港幣五元正

Issued and fully paid:

1,911,842,736 shares (1999: 1,911,842,736 shares) of HK\$5 each

2000 1999

9,559 9,559

於本年度內,本行並無購回本行之股份(一九九九年:無)。

During the year, the Bank made no repurchase of its own shares (1999: Nil).

28 儲備

28 reserves

二零零零年

2000

		集團 GROUP	銀行 BANK	聯營公司 ASSOCIATED COMPANIES
保留溢利	Retained profits	18,732	12,793	98
行址及投資物業重估儲備	Premises and investment properties revaluation reserves	8,742	6,790	658
長期股票投資重估儲備	Long-term equity investment revaluation reserve	3,452	–	–
資本贖回儲備	Capital redemption reserve	99	99	–
		<u>31,025</u>	<u>19,682</u>	<u>756</u>
保留溢利	Retained profits			
二零零零年一月一日結餘	At 1 January 2000	17,729	12,675	90
換算調整	Exchange adjustments	(2)	(3)	–
股東應得溢利	Profit attributable to shareholders	10,014	9,194	47
股息	Dividends	(9,177)	(9,177)	(39)
折舊撥往行址重估儲備	Transfer of depreciation to premises revaluation reserve	99	78	–
因售出行址及投資物業 而實現之重估增值	Realisation on disposal of premises and investment properties	69	26	–
二零零零年十二月三十一日結餘	At 31 December 2000	<u>18,732</u>	<u>12,793</u>	<u>98</u>
行址及投資物業重估儲備	Premises and investment properties revaluation reserves			
行址重估儲備	Premises revaluation reserve			
• 二零零零年一月一日結餘	• at 1 January 2000	5,005	4,384	–
• 重估增值 (附註21(甲)及(丁))	• surplus on revaluation (notes 21(a) & (d))	511	482	–
• 由保留溢利撥來之折舊	• transfer of depreciation from retained profits	(99)	(78)	–
• 撥往投資物業重估儲備	• transfers to investment properties revaluation reserve	(158)	(94)	–
• 因售出行址而實現之重估增值	• realisation on disposal of premises	(17)	(17)	–
• 二零零零年十二月三十一日結餘	• at 31 December 2000	<u>5,242</u>	<u>4,677</u>	<u>–</u>
投資物業重估儲備	Investment properties revaluation reserve			
• 二零零零年一月一日結餘	• at 1 January 2000	3,223	1,964	560
• 重估增值 (附註21(甲)及(丁))	• surplus on revaluation (notes 21(a) & (d))	73	64	–
• 應佔聯營公司物業之 增值 (附註21(丁))	• share of revaluation surplus of an associated company (note 21(d))	98	–	98
• 由行址重估儲備撥來	• transfers from premises revaluation reserve	158	94	–
• 因售出投資物業而實現之重估增值	• realisation on disposal of investment properties	(52)	(9)	–
• 二零零零年十二月三十一日結餘	• at 31 December 2000	<u>3,500</u>	<u>2,113</u>	<u>658</u>
行址及投資物業重估儲備合計	Total premises and investment properties revaluation reserves	<u>8,742</u>	<u>6,790</u>	<u>658</u>

28 儲備 續

28 reserves continued

二零零零年

2000

		集團 GROUP	銀行 BANK	聯營公司 ASSOCIATED COMPANIES
長期股票投資重估儲備	Long-term equity investment revaluation reserve			
二零零零年一月一日結餘	At 1 January 2000	3,959	-	-
重估減值	Deficits on revaluation	(259)	-	-
因售出長期股票投資 而實現之重估增值	Realisation on disposal of long-term equity investments	(248)	-	-
二零零零年十二月三十一日結餘	At 31 December 2000	3,452	-	-
資本贖回儲備	Capital redemption reserve			
二零零零年一月一日及 十二月三十一日結餘	At 1 January and 31 December 2000	99	99	-
二零零零年十二月三十一日儲備結餘	Total reserves at 31 December 2000	31,025	19,682	756

一九九九年

1999

		集團 GROUP	銀行 BANK	聯營公司 ASSOCIATED COMPANIES
保留溢利	Retained profits	17,729	12,675	90
行址及投資物業重估儲備	Premises and investment properties revaluation reserves	8,228	6,348	560
長期股票投資重估儲備	Long-term equity investment revaluation reserve	3,959	-	-
資本贖回儲備	Capital redemption reserve	99	99	-
		30,015	19,122	650
保留溢利	Retained profits			
一九九九年一月一日結餘	At 1 January 1999	25,005	12,570	83
換算調整	Exchange adjustments	8	-	-
股東應得溢利	Profit attributable to shareholders	8,307	15,702	52
股息	Dividends	(15,678)	(15,678)	(45)
折舊撥往行址重估儲備	Transfer of depreciation to premises revaluation reserve	80	74	-
因售出行址及投資物業 而實現之重估增值	Realisation on disposal of premises and investment properties	7	7	-
一九九九年十二月三十一日結餘	At 31 December 1999	17,729	12,675	90

28 儲備 續

一九九九年

28 reserves continued

1999

		集團 GROUP	銀行 BANK	聯營公司 ASSOCIATED COMPANIES
行址及投資物業重估儲備	Premises and investment properties			
	revaluation reserves			
行址重估儲備	Premises revaluation reserve			
• 一九九九年一月一日結餘	• at 1 January 1999	4,746	4,112	–
• 重估增值 (附註21(d))	• surplus on revaluation (note 21(d))	428	389	–
• 由保留溢利撥來之折舊	• transfer of depreciation from retained profits	(80)	(74)	–
• 撥往投資物業重估儲備	• transfers to investment properties			
	revaluation reserve	(89)	(43)	–
• 一九九九年十二月三十一日結餘	• at 31 December 1999	5,005	4,384	–
投資物業重估儲備	Investment properties revaluation reserve			
• 一九九九年一月一日結餘	• at 1 January 1999	3,673	2,251	572
• 重估減值 (附註21(d))	• deficit on revaluation (note 21(d))	(520)	(323)	–
• 應估聯營公司物業之減值 (附註21(d))	• share of revaluation deficit of an associated company (note 21(d))	(12)	–	(12)
• 由行址重估儲備撥來	• transfers from premises revaluation reserve	89	43	–
• 因售出投資物業而實現之重估增值	• realisation on disposal of investment properties	(7)	(7)	–
• 一九九九年十二月三十一日結餘	• at 31 December 1999	3,223	1,964	560
行址及投資物業重估儲備合計	Total premises and investment properties revaluation reserves	8,228	6,348	560
長期股票投資重估儲備	Long-term equity investment revaluation reserve			
一九九九年一月一日結餘	At 1 January 1999	2,423	(1)	–
重估增值	Surplus on revaluation	1,662	–	–
因售出長期股票投資而實現之重估增值	Realisation on disposal of long-term equity investments	(126)	1	–
一九九九年十二月三十一日結餘	At 31 December 1999	3,959	–	–
資本贖回儲備	Capital redemption reserve			
一九九九年一月一日及十二月三十一日結餘	At 1 January and 31 December 1999	99	99	–
一九九九年十二月三十一日儲備結餘	Total reserves at 31 December 1999	30,015	19,122	650

「重估儲備」及「資本贖回儲備」並非已實現之利潤，屬不可派發。

本行及從事銀行業務之附屬公司，因需按經營所在地之監管要求維持最低資本充足比率而可能對可派予股東之保留溢利構成限制。

The "Revaluation reserves" and the "Capital redemption reserve" do not represent realised profits and are not available for distribution.

The Bank and its banking subsidiary companies operate under regulatory jurisdictions which require the maintenance of minimum capital adequacy ratios and which could therefore potentially restrict the amount of retained profits which can be distributed to shareholders.

29 現金流量對賬表

(甲) 營業溢利與來自營業活動之淨現金
流量對賬表

29 reconciliation for cash flow statement

(a) Reconciliation of operating profit to net cash flow from
operating activities

		2000	1999
營業溢利	Operating profit	11,344	9,646
呆壞賬準備	Provisions for bad and doubtful debts	196	1,419
折舊	Depreciation	388	378
長期投資之攤銷	Amortisation of long-term investments	(571)	(368)
減除收回後之貸款撇賬額	Advances written off net of recoveries	(707)	(993)
長期投資之應收收入	Income receivable on long-term investments	(1,863)	(1,280)
來自經營活動之淨現金流入	Net cash inflow from trading activities	8,787	8,802
現金及短期資金之變動	Change in cash and short-term funds	(8,377)	7,267
三個月以上到期之定期存放同業之變動	Change in placings with banks repayable after three months	95	(617)
存款證之變動	Change in certificates of deposit	(5,333)	(2,147)
持作買賣用途之證券之變動	Change in securities held for dealing purposes	(4,206)	(6)
客戶貸款之變動	Change in advances to customers	(19,729)	569
直屬控股公司及同母系附屬公司 欠款之變動	Change in amounts due from immediate holding company and fellow subsidiary companies	1,093	(355)
其他資產之變動	Change in other assets	(1,896)	(1,871)
客戶存款之變動	Change in customer accounts	50,837	22,465
發出存款證之變動	Change in certificates of deposit in issue	3,057	958
同業存款之變動	Change in deposits from banks	(3,087)	(1,908)
直屬控股公司及同母系附屬公司 存款之變動	Change in amounts due to immediate holding company and fellow subsidiary companies	(782)	520
其他負債之變動	Change in other liabilities	6,391	2,633
撇除換算差額及其他非現金項目	Elimination of exchange differences and other non-cash items	1,913	(2,336)
來自營業活動之淨現金流入	Net cash inflow from operating activities	28,763	33,974

(乙) 年內現金及等同現金項目之變動
分析

(b) Analysis of the changes in cash and cash equivalents during the year

		2000	1999
一月一日結餘	Balance at 1 January	150,579	134,205
換算變動影響前之淨現金流入	Net cash inflow before the effect of foreign exchange movements	8,472	15,125
換算變動之影響	Effect of foreign exchange movements	(1,540)	1,249
十二月三十一日結餘	Balance at 31 December	157,511	150,579

(丙) 現金及等同現金項目之結餘分析

(c) Analysis of the balances of cash and cash equivalents

		2000	1999
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	4,330	5,122
短期及一個月內到期之 定期存放同業	Money at call and placings with banks maturing within one month	113,626	110,795
庫券	Treasury bills	1,522	771
一至三個月內到期之定期存放同業	Placings with banks repayable between one to three months	37,136	33,221
存款證	Certificates of deposit	897	670
		<u>157,511</u>	<u>150,579</u>

30 或有債務、承擔及衍生工具

30 contingent liabilities, commitments and derivatives

(甲) 合約金額、信貸之相等金額及風險
加權金額(a) Contract amount, credit equivalent amount and
risk-weighted amount

二零零零年

2000

		集團 GROUP		
		合約金額 CONTRACT AMOUNT	信貸之 相等金額 CREDIT EQUIVALENT AMOUNT	風險 加權金額 RISK- WEIGHTED AMOUNT
或有債務：	Contingent liabilities:			
擔保	Guarantees	3,829	3,763	2,963
承擔：	Commitments:			
信用證及短期貿易關連交易	Documentary credits and short-term trade-related transactions	5,801	1,168	1,160
未動用之正式備用便利、 信貸額及其他放款承諾	Undrawn formal standby facilities, credit lines and other commitments to lend			
• 一年以下	• under one year	59,665	-	-
• 一年及以上	• one year and over	18,438	9,219	8,975
		<u>83,904</u>	<u>10,387</u>	<u>10,135</u>
滙率合約：	Exchange rate contracts:			
即期及遠期外滙交易	Spot and forward foreign exchange	169,896	2,886	647
其他滙率合約	Other exchange rate contracts	6,504	174	37
		<u>176,400</u>	<u>3,060</u>	<u>684</u>
利率合約：	Interest rate contracts:			
利率掉期	Interest rate swaps	46,951	842	201
其他利率合約	Other interest rate contracts	6,229	-	-
		<u>53,180</u>	<u>842</u>	<u>201</u>

30 或有債務、承擔及衍生工具 續
(甲) 合約金額、信貸之相等金額及
風險加權金額 續

二零零零年

30 contingent liabilities, commitments and derivatives continued
(a) Contract amount, credit equivalent amount and
risk-weighted amount continued

2000

		銀行 BANK		
		合約金額 CONTRACT AMOUNT	信貸之 相等金額 CREDIT EQUIVALENT AMOUNT	風險 加權金額 RISK- WEIGHTED AMOUNT
或有債務：	Contingent liabilities:			
擔保	Guarantees	4,435	4,369	3,558
承擔：	Commitments:			
信用證及短期貿易關連交易	Documentary credits and short-term trade-related transactions	5,801	1,168	1,160
未動用之正式備用便利、 信貸額及其他放款承諾	Undrawn formal standby facilities, credit lines and other commitments to lend			
• 一年以下	• under one year	59,108	-	-
• 一年及以上	• one year and over	18,173	9,087	8,843
		83,082	10,255	10,003
滙率合約：	Exchange rate contracts:			
即期及遠期外滙交易	Spot and forward foreign exchange	173,218	2,919	663
其他滙率合約	Other exchange rate contracts	6,504	174	37
		179,722	3,093	700
利率合約：	Interest rate contracts:			
利率掉期	Interest rate swaps	46,129	829	198
其他利率合約	Other interest rate contracts	6,155	-	-
		52,284	829	198

(甲) 合約金額、信貸之相等金額及
風險加權金額 續

一九九九年

(a) Contract amount, credit equivalent amount and
risk-weighted amount *continued*

1999

		集團 GROUP		
		合約金額 CONTRACT AMOUNT	信貸之 相等金額 CREDIT EQUIVALENT AMOUNT	風險 加權金額 RISK- WEIGHTED AMOUNT
或有債務：	Contingent liabilities:			
擔保	Guarantees	2,267	2,183	1,171
承擔：	Commitments:			
信用證及短期貿易關連交易	Documentary credits and short-term trade-related transactions	5,778	1,156	1,156
未動用之正式備用便利、 信貸額及其他放款承諾	Undrawn formal standby facilities, credit lines and other commitments to lend			
• 一年以下	• under one year	51,432	-	-
• 一年及以上	• one year and over	14,716	7,358	6,926
		71,926	8,514	8,082
滙率合約：	Exchange rate contracts:			
即期及遠期外滙交易	Spot and forward foreign exchange	132,608	2,484	547
其他滙率合約	Other exchange rate contracts	786	20	3
		133,394	2,504	550
利率合約：	Interest rate contracts:			
利率掉期	Interest rate swaps	21,250	178	39
其他利率合約	Other interest rate contracts	7,921	1	-
		29,171	179	39