



羅兵咸永道會計師事務所

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致香港華人銀行集團有限公司
(於百慕達註冊成立之有限公司)
全體股東

**To the Shareholders of
The HKCB Bank Holding Company Limited**
(Incorporated in Bermuda with limited liability)

本核數師已完成審核刊於第41頁至第98頁之賬項，該等賬項乃按照香港普遍採納之會計原則編製。

We have audited the accounts on pages 41 to 98 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

董事及核數師各自之責任

Respective responsibilities of directors and auditors

貴公司董事有責任編製真實兼公平之賬項。在編製該等真實兼公平之賬項時，董事必須採用適當之會計政策，並且貫徹應用該等會計政策。

The Company's directors are responsible for the preparation of accounts which give a true and fair view. In preparing accounts which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently.

本核數師之責任是根據審核之結果，對該等賬項作出獨立意見，並向股東報告。

It is our responsibility to form an independent opinion, based on our audit, on those accounts and to report our opinion to you.

意見之基礎

Basis of opinion

本核數師已按照香港會計師公會所頒佈之核數準則進行審核工作。審核範圍包括以抽查方式查核與賬項所載數額及披露事項有關之憑證，亦包括評審董事於編製賬項時所作之重大估計和判斷，所採用之會計政策是否適合 貴集團與 貴公司之具體情況，及有否貫徹應用並足夠披露該等會計政策。

We conducted our audit in accordance with Statements of Auditing Standards issued by the Hong Kong Society of Accountants. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the accounts, and of whether the accounting policies are appropriate to the Group's and the Company's circumstances, consistently applied and adequately disclosed.

本核數師在策劃和進行審核工作時，均以取得所有本核數師認為必需之資料及解釋為目標，以便獲得充分憑證，就該等賬項是否存有重大錯誤陳述，作出合理之確定。在作出意見時，本核數師亦已評估該等賬項所載之資料在整體上是否足夠。本核數師相信我們之審核工作已為下列意見提供合理之基礎。

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance as to whether the accounts are free from material misstatement. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the accounts. We believe that our audit provides a reasonable basis for our opinion.

核數師報告 **Report of the Auditors**

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意見

本核數師認為，上述賬項足以真實兼公平地顯示 貴集團與 貴公司於二零零零年十二月三十一日結算時之財務狀況，及 貴集團截至該日止年度之溢利及現金流量，並按照香港公司條例之披露規定妥為編製。

羅兵咸永道會計師事務所
香港執業會計師

香港，二零零一年二月二十二日

Opinion

In our opinion, the accounts give a true and fair view of the state of affairs of the Group and the Company as at 31 December 2000 and of the profit and cash flows of the Group for the year then ended and have been properly prepared in accordance with the disclosure requirements of the Hong Kong Companies Ordinance.

PricewaterhouseCoopers
Certified Public Accountants

Hong Kong, 22 February 2001