

附註  
(以港幣百萬元位列示)

Notes  
(Expressed in millions of Hong Kong dollars)

1 淨利息收入

1 Net interest income

		半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
淨利息收入	Net interest income	5,902	5,883	5,808
賺取利息之平均資產	Average interest-earning assets	461,267	418,774	452,559
淨息差	Net interest spread	2.21%	2.35%	2.04%
淨利息收益率	Net interest margin	2.58%	2.83%	2.55%

2 其他營業收入

2 Other operating income

		半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
股息收入	Dividend income			
- 上市證券投資	- Listed investments	51	50	44
- 非上市證券投資	- Unlisted investments	6	2	2
		57	52	46
服務費及佣金收入	Fees and commissions receivable	1,278	1,200	1,167
服務費及佣金支出	Fees and commissions payable	(154)	(154)	(141)
		1,124	1,046	1,026
買賣溢利	Dealing profits			
- 外匯	- Foreign exchange	259	273	261
- 證券及其他買賣活動	- Securities and other trading activities	-	3	(8)
		259	276	253
投資物業之租金收入	Rental income from investment properties	123	122	125
其他	Other	368	324	304
		1,931	1,820	1,754

3 營業支出	3 Operating expenses	半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
人事費用	Staff costs			
- 薪金及其他人事費用	- Salaries and other costs	909	891	935
- 退休福利計劃支出	- Retirement benefit costs	112	111	111
		1,021	1,002	1,046
折舊	Depreciation	189	191	197
房地產及設備費用	Premises and equipment			
- 租金支出	- Rental expenses	80	78	80
- 其他	- Other	339	254	354
		419	332	434
其他經營費用	Other operating expenses	237	214	309
		<u>1,866</u>	<u>1,739</u>	<u>1,986</u>
成本對收入比率	Cost:income ratio	23.8%	22.6%	26.3%
員工人數（相等於全職員工人數）	Staff numbers (full-time equivalent)	7,425	7,347	7,449

4 呆壞賬準備	4 Provisions for bad and doubtful debts	半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
呆壞賬淨提撥／（撥回）	Net charge/(release) for bad and doubtful debts			
客戶貸款準備	Advances to customers			
特殊準備	Specific provisions			
- 新提撥	- New provisions	576	461	527
- 撥回	- Releases	(461)	(369)	(378)
- 收回已撇除賬項	- Recoveries	(94)	(32)	(10)
		21	60	139
一般準備	General provisions	-	23	(26)
支取損益賬淨額	Net charge to profit and loss account	<u>21</u>	<u>83</u>	<u>113</u>

## 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

	半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
出售長期股票投資之溢利	Profit on disposal of long-term equity investments		
- 已於期初重估儲備確認而實現之數額	- Realisation of amounts previously recognised in revaluation reserves at beginning of period	298	53
- 期內之虧損	- Loss arising in current period	<u>(102)</u>	<u>(1)</u>
	<u>164</u>	196	52
出售長期債務證券之溢利	Profit on disposal of long-term debt securities	2	-
出售有形固定資產之淨虧損	Net loss on disposal of tangible fixed assets	<u>(2)</u>	<u>-</u>
	<u>212</u>	<u>196</u>	<u>52</u>

## 6 稅項

## 6 Taxation

綜合損益結算表內之稅項組成如下：

Taxation in the consolidated profit and loss account represents:

	半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001	半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000	半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000
香港利得稅準備	Provision for Hong Kong profits tax	904	793
香港以外之稅項	Taxation outside Hong Kong	1	1
遞延稅項	Deferred taxation	-	(46)
	<u>804</u>	905	748
應佔聯營公司之稅項	Share of associated companies' taxation	4	4
提撥稅項合計	Total charge for taxation	<u>909</u>	<u>752</u>
實際稅率	Effective tax rate	<u>13.1%</u>	<u>13.5%</u>

香港利得稅準備乃以截至二零零一年六月三十日止之半年估計應課稅溢利按百分之十六稅率計算（此稅率與二零零零年度相同）。於香港以外之附屬公司及分行亦同樣按其營業所在地區當時之適當稅率提撥稅項準備。

The provision for Hong Kong profits tax was made at 16.0 per cent (the same rate as for 2000) based on an estimate of the assessable profits for the half-year ended 30 June 2001. Similarly, taxation provisions for subsidiary companies and branches outside Hong Kong were made at the appropriate rates of taxation prevailing in the countries in which they operate.

## 7 每股盈利

## 7 Earnings per share

每股盈利乃根據溢利港幣五十三億七千五百萬元（二零零零年上半年為港幣五十一億九千五百萬元）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（自二零零零年上半年以來並無變動）計算。

The calculation of earnings per share was based on earnings of HK\$5,375 million (HK\$5,195 million in the first half of 2000) and on the weighted average number of ordinary shares in issue of 1,911,842,736 shares (unchanged from the first half of 2000).

## 8 每股股息

## 8 Dividends per share

		半年結算至 二零零一年 六月三十日 Half-year ended 30 June 2001		半年結算至 二零零零年 六月三十日 Half-year ended 30 June 2000		半年結算至 二零零零年 十二月三十一日 Half-year ended 31 December 2000	
		每股港幣 HK\$ per share	港幣百萬元 HK\$m	每股港幣 HK\$ per share	港幣百萬元 HK\$m	每股港幣 HK\$ per share	港幣百萬元 HK\$m
第一次中期	First interim	2.10	4,015	2.00	3,824	-	-
第二次中期	Second interim	-	-	-	-	2.80	5,353
		<b>2.10</b>	<b>4,015</b>	<b>2.00</b>	<b>3,824</b>	<b>2.80</b>	<b>5,353</b>

二零零一年上半年之每股股息乃根據擬派股息港幣四十億一千五百萬元（二零零零年上半年為港幣三十八億二千四百萬元），及按已發行之十九億一千一百八十四萬二千七百三十六股（自二零零零年上半年以來並無變動）計算。

The calculation of dividends per share for the first half of 2001 is based on proposed dividends of HK\$4,015 million (HK\$3,824 million for the first half of 2000) and on 1,911,842,736 shares in issue (unchanged from the first half of 2000).

## 9 庫存現金及短期資金

## 9 Cash and short-term funds

		二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
		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	3,916
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	104,457	106,067	110,372
庫券	Treasury bills	9,799	11,394	14,683
		<b>118,172</b>	<b>120,682</b>	<b>129,312</b>

## 10 一個月以上之定期存放同業

## 10 Placings with banks maturing after one month

		二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
		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	34,223	42,674	35,756
- 三個月以上至一年	- One year or less but over three months	15,442	27,671	22,649
- 一年以上至五年	- Five years or less but over one year	-	15	-
		<b>49,665</b>	<b>70,360</b>	<b>58,405</b>

## 11 存款證

## 11 Certificates of deposit

	二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
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	2,223	3,060
- 三個月以上至一年	- One year or less but over three months	7,497	4,599
- 一年以上至五年	- Five years or less but over one year	9,687	9,573
		<u>19,407</u>	<u>17,232</u>

## 12 持作買賣用途之證券

## 12 Securities held for dealing purposes

	二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
至到期日剩餘期間：	Debt securities by remaining maturity:		
- 三個月內但非即時到期	- Three months or less but not repayable on demand	158	920
- 三個月以上至一年	- One year or less but over three months	1,385	1,198
- 一年以上至五年	- Five years or less but over one year	965	1,988
- 五年以上	- Over five years	208	391
		<u>2,716</u>	<u>4,497</u>
股票	Equity shares	121	2
		<u>2,837</u>	<u>4,499</u>

## 13 客戶貸款

## 13 Advances to customers

(甲) 客戶貸款

(a) Advances to customers

	二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
總客戶貸款	Gross advances to customers	223,741	221,973
特殊準備	Specific provisions	(2,554)	(3,017)
一般準備	General provisions	(1,437)	(1,438)
		<u>219,750</u>	<u>217,518</u>
至到期日剩餘期間：	Remaining maturity:		
- 即期償還	- Repayable on demand	11,764	11,139
- 三個月內但非即期償還	- Three months or less but not repayable on demand	17,170	14,730
- 三個月以上至一年	- One year or less but over three months	23,847	22,579
- 一年以上至五年	- Five years or less but over one year	75,878	73,168
- 五年以上	- Over five years	87,505	92,066
- 呆壞賬及逾期超過一個月	- Non-performing advances and overdue for more than one month	7,577	8,291
客戶貸款總額	Gross advances to customers	223,741	221,973
呆壞賬準備	Provisions for bad and doubtful debts	(3,991)	(4,455)
		<u>219,750</u>	<u>217,518</u>
客戶貸款內已包括：	Included in advances to customers are:		
貿易票據	- Trade bills	2,085	1,929
呆壞賬準備	- Provisions for bad and doubtful debts	(44)	(37)
		<u>2,041</u>	<u>1,892</u>

## 13 客戶貸款 (續)

## 13 Advances to customers (continued)

## (乙) 客戶貸款呆壞賬準備

## (b) Provisions against advances to customers

		特殊 Specific	一般 General	合計 Total	懸欠利息 Suspended interest
二零零一年一月一日結餘	At 1 January 2001	3,017	1,438	4,455	801
期內撇除	Amounts written off	(578)	-	(578)	(157)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	94	-	94	-
淨支取損益賬	Net charge to profit and loss account	21	-	21	-
期內懸欠利息	Interest suspended during the period	-	-	-	175
收回懸欠利息	Suspended interest recovered	-	-	-	(35)
換算調整	Exchange adjustments	-	(1)	(1)	-
二零零一年六月三十日結餘	At 30 June 2001	<u>2,554</u>	<u>1,437</u>	<u>3,991</u>	<u>784</u>

上述懸欠利息包括經已於「客戶貸款」及「預付及應計收益」賬項下之應收利息賬項內所扣除之金額。

Suspended interest comprises both suspended interest netted against advances to customers and suspended interest netted against accrued interest receivable in prepayments and accrued income.

總準備對客戶貸款比率如下：

Total provisions as a percentage of gross advances to customers are as follows:

	二零零一年 六月三十日 At 30 June 2001 %	二零零零年 六月三十日 At 30 June 2000 %	二零零零年 十二月三十一日 At 31 December 2000 %
特殊準備	1.14	1.53	1.36
一般準備	0.64	0.68	0.65
總準備	<u>1.78</u>	<u>2.21</u>	<u>2.01</u>

## 13 客戶貸款 (續)

## 13 Advances to customers (continued)

## (丙) 客戶貸款之呆壞賬及準備

利息已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：

呆壞賬總額

- 利息已作懸欠處理
- 已停止累計其利息

懸欠利息

呆壞賬\*

特殊準備

呆壞賬淨額

特殊準備對呆壞賬\*比率

呆壞賬\*對總客戶貸款比率

\*已扣除懸欠利息列示。

客戶貸款呆壞賬乃指未必能全部償還本金或利息之貸款，而當此情況明顯出現時即被列作呆壞賬處理。呆壞賬亦包括過期未超逾三個月但被視為無法全數償還之客戶貸款。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。為呆壞賬提撥特殊準備金時，已計及有關貸款之抵押品價值。

## (丁) 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：

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

\*已扣除懸欠利息列示。

## (c) 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:

	二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
Gross non-performing advances on which interest			
- Has been placed in suspense	6,578	7,343	6,894
- Accrual has ceased	342	585	867
	<u>6,920</u>	<u>7,928</u>	<u>7,761</u>
Suspended interest	(316)	(321)	(327)
Gross non-performing advances *	<u>6,604</u>	<u>7,607</u>	<u>7,434</u>
Specific provisions	(2,554)	(3,315)	(3,017)
Net non-performing advances	<u>4,050</u>	<u>4,292</u>	<u>4,417</u>
Specific provisions as a percentage of gross non-performing advances *	<u>38.7%</u>	<u>43.6%</u>	<u>40.6%</u>
Gross non-performing advances * as a percentage of gross advances to customers	<u>3.0%</u>	<u>3.5%</u>	<u>3.3%</u>

\* Stated after deduction of interest in suspense.

Non-performing advances to customers are those advances where full repayment of principal or interest is considered unlikely and are so classified as soon as such a situation becomes apparent. 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.

## (d) 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:

	二零零一年 六月三十日 At 30 June 2001 %	二零零零年 六月三十日 At 30 June 2000 %	二零零零年 十二月三十一日 At 31 December 2000 %
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	861 0.4	865 0.4	854 0.4
- One year or less but over six months	1,455 0.6	862 0.4	762 0.3
- Over one year	3,109 1.4	4,253 2.0	3,687 1.7
	<u>5,425 2.4</u>	<u>5,980 2.8</u>	<u>5,303 2.4</u>

\* Stated after deduction of interest in suspense.

## 13 客戶貸款 (續)

## 13 Advances to customers (continued)

## (丁) 已逾期之客戶貸款 (續)

## (d) Overdue advances to customers (continued)

		二零零一年 六月三十日 At 30 June 2001 %	二零零零年 六月三十日 At 30 June 2000 %	二零零零年 十二月三十一日 At 31 December 2000 %			
已逾期之客戶貸款 (如上)	Overdue advances to customers (as above)	5,425	2.4	5,980	2.8	5,303	2.4
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	(655)	(0.3)	(435)	(0.2)	(418)	(0.2)
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	1,137	0.5	1,225	0.5	1,576	0.7
- 其他	- other	697	0.4	837	0.4	973	0.4
呆壞賬	Gross non-performing advances	<b>6,604</b>	<b>3.0</b>	<b>7,607</b>	<b>3.5</b>	<b>7,434</b>	<b>3.3</b>

有明確到期日之貸款，若其本金或利息已逾期，並於期末仍未償還，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，而於期末仍未償還，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的批准限額，而此情況持續超過上述逾期期限，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 period-end. Advances repayable by regular instalments are treated as overdue when an instalment payment is overdue and remains unpaid at the period-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 advised to the borrower for more than the overdue period in question.

## (戊) 重整之客戶貸款

## (e) Rescheduled advances to customers

重整之客戶貸款及其對總客戶貸款之比率如下：

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

		二零零一年 六月三十日 At 30 June 2001 %	二零零零年 六月三十日 At 30 June 2000 %	二零零零年 十二月三十一日 At 31 December 2000 %			
重整之客戶貸款*	Rescheduled advances to customers*	<b>2,336</b>	<b>1.0</b>	1,745	0.8	2,756	1.2

\*已扣除懸欠利息列示。

\* Stated after deduction of interest in suspense.

重整之客戶貸款乃因客戶財政困難或無能力如期還款，而經雙方同意重整還款計劃之貸款。

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.

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 to customers are stated net of any advances that have subsequently become overdue for over three months and are included in overdue advances to customers.



13 客戶貸款 (續)

13 Advances to customers (continued)

(己) 客戶貸款之地區分類分析

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。於二零零一年六月三十日，恒生超過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（與二零零零年六月三十日及二零零零年十二月三十一日相同。）

(f) Segmental analysis of advances to customers by geographical area

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. At 30 June 2001, over 90 per cent of Hang Seng's advances to customers and the related non-performing advances and overdue advances were classified under the area of Hong Kong (unchanged from positions at 30 June 2000 and 31 December 2000).

(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：

(g) Gross advances to customers by industry sector

The analysis of gross 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:

	二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
<b>在香港使用之貸款</b>			
<b>工業、商業及金融業</b>			
物業發展	19,199	18,910	19,079
物業投資	28,538	27,422	29,579
金融企業	1,693	4,025	2,979
股票經紀	133	153	97
批發及零售業	4,084	4,301	4,066
製造業	1,789	1,983	1,825
運輸及運輸設備	8,205	8,640	8,471
其他	18,741	16,937	19,073
	82,382	82,371	85,169
<b>個人</b>			
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	39,333	34,852	35,971
購買其他住宅物業之按揭貸款	76,678	76,379	78,005
信用卡貸款	4,986	4,086	4,745
其他	5,945	5,312	4,875
	126,942	120,629	123,596
<b>在香港使用之總貸款</b>	209,324	203,000	208,765
<b>貿易融資</b>	10,455	9,794	9,013
<b>在香港以外使用之貸款</b>	3,962	3,396	4,195
<b>客戶貸款總額</b>	223,741	216,190	221,973
<b>Gross advances to customers for use in Hong Kong</b>			
<b>Industrial, commercial and financial sectors</b>			
Property development	19,199	18,910	19,079
Property investment	28,538	27,422	29,579
Financial concerns	1,693	4,025	2,979
Stockbrokers	133	153	97
Wholesale and retail trade	4,084	4,301	4,066
Manufacturing	1,789	1,983	1,825
Transport and transport equipment	8,205	8,640	8,471
Other	18,741	16,937	19,073
	82,382	82,371	85,169
<b>Individuals</b>			
Advances for the purchase of flats under the Government Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	39,333	34,852	35,971
Advances for the purchase of other residential properties	76,678	76,379	78,005
Credit card advances	4,986	4,086	4,745
Other	5,945	5,312	4,875
	126,942	120,629	123,596
<b>Total gross advances for use in Hong Kong</b>	209,324	203,000	208,765
<b>Trade finance</b>	10,455	9,794	9,013
<b>Gross advances for use outside Hong Kong</b>	3,962	3,396	4,195
<b>Gross advances to customers</b>	223,741	216,190	221,973

## 14 長期投資

## 14 Long-term investments

(甲) 長期投資之賬面價值

(a) Carrying value of long-term investments

	二零零一年 六月三十日 At 30 June 2001	賬面價值 Carrying Value	
		二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
<b>持至期滿之債務證券</b>			
由公共機構發行			
- 中央政府及中央銀行	3,806	2,091	3,459
- 其他公共機構	6,053	4,293	7,381
	9,859	6,384	10,840
由其他機構發行			
- 同業及其他金融機構	14,960	13,063	15,480
- 企業	12,217	5,064	8,517
	27,177	18,127	23,997
	37,036	24,511	34,837
<b>股票投資</b>			
由企業發行	3,927	3,844	4,433
	40,963	28,355	39,270
<b>持至期滿之債務證券</b>			
- 在香港上市	371	441	419
- 在香港以外地區上市	7,560	1,596	4,881
	7,931	2,037	5,300
- 非上市	29,105	22,474	29,537
	37,036	24,511	34,837
<b>股票投資</b>			
- 在香港上市	3,269	3,608	4,139
- 在香港以外地區上市	92	84	114
	3,361	3,692	4,253
- 非上市	566	152	180
	3,927	3,844	4,433
	40,963	28,355	39,270

持至期滿之債務證券以成本值列示，並已計及由購入時起至期滿時止溢價之攤銷及折價之遞增。股票投資以公平價值扣除減值列賬。

Held-to-maturity debt securities are stated at cost, adjusted for the amortisation of premiums and accretion of discounts over the period from the date of purchase to the date of redemption. Equity investments are stated at fair value, less provision for impairment.

## 14 長期投資 (續)

## 14 Long-term investments (continued)

(乙) 持至期滿之債務證券之公平價值 (b) Fair value of held-to-maturity securities

		公平價值 Fair Value		
		二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
<b>持至期滿之債務證券</b>	<b>Held-to-maturity debt securities</b>			
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	3,825	2,080	3,471
- 其他公共機構	- Other public sector entities	6,216	4,292	7,537
		10,041	6,372	11,008
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	14,974	13,060	15,510
- 企業	- Corporate entities	12,338	5,045	8,595
		27,312	18,105	24,105
		37,353	24,477	35,113
<b>持至期滿之債務證券</b>	<b>Held-to-maturity investments</b>			
- 在香港上市	- Listed in Hong Kong	373	445	425
- 在香港以外地區上市	- Listed outside Hong Kong	7,570	1,593	4,940
		7,943	2,038	5,365
- 非上市	- Unlisted	29,410	22,439	29,748
		37,353	24,477	35,113

(丙) 持至期滿之債務證券按到期日分析 (c) Maturity analysis of held-to-maturity debt securities

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:

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:

		二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
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	7,351	3,188	10,057
- 三個月以上至一年	- One year or less but over three months	7,168	7,163	7,003
- 一年以上至五年	- Five years or less but over one year	19,474	11,812	15,478
- 五年以上	- Over five years	3,043	2,348	2,299
		37,036	24,511	34,837

## 15 其他資產

## 15 Other assets

		二零零一年 六月三十日 At 30 June 2001	二零零零年 六月三十日 At 30 June 2000	二零零零年 十二月三十一日 At 31 December 2000
資產負債表以外按市值計算之 利率、匯率及其他衍生工具 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	862	978	1,800
遞延稅項	Deferred taxation	13	-	13
同業結算應收賬項	Items in the course of collection from other banks	4,722	3,304	4,472
預付及應計收益	Prepayments and accrued income	2,991	2,868	3,849
其他賬項	Other accounts	2,870	848	1,193
		11,458	7,998	11,327