

按照本集團既定之策略，即(a)專注提供優質及創新之銀行服務予中、小型企業；(b)擴充消費信貸銀行業務及有關之金融服務；及(c)提高客戶服務質素及增加客戶服務種類，本集團於回顧期內採取下列措施：

- 香港華人銀行之新全資附屬公司香港華人保險代理有限公司於四月成立，以擴大本集團之一般保險產品及服務範圍。透過與具實力及高質素的保險商結盟，本集團現能以更具競爭力之價格向客戶提供廣泛的保險產品，以迎合彼等之業務及個人需要。
- 由香港華人銀行提供之網上銀行服務「華銀易理財」第二階段，於二零零一年五月推出。新增之服務包括電子轉賬款項至本地及海外第三者指定之銀行戶口，以及網上申請按揭貸款、私人貸款及信用卡。為進一步方便銀行客戶，透過互聯網提供之定期存款產品之交易時間亦將會延長。
- 本年六月，香港華人銀行於北角天后區新開設一間理財中心。與傳統銀行分行不同，該中心透過電子方式提供大部份銀行服務。該中心更透過其投資顧問，以及透過互聯網以電子方式提供證券投資服務。預期於二零零一年下半年度將會開設多兩至三間理財中心，以進一步擴展分行網絡之覆蓋範圍及服務範疇。
- 期內，香港華人銀行特別為迎合中、小型企業於現今商業及經濟環境所需，推出若干創新及靈活之貸款計劃。為配合該等計劃，香港華人銀行亦贊助及參與一些由以促進中、小型企業之商機為目標之不同組織（包括香港中華出入口商會及香港貿易發展局等）所舉辦之業內活動。
- 作為整體資金管理計劃之一部份，香港華人銀行於六月發行72,000,000美元（約562,000,000港元）之浮息存款證，息率為倫敦銀行同業拆息加28點子。

In accordance with the Group's established strategies of (a) focusing on the provision of quality and innovative banking services to small and medium-sized enterprises ("SME"); (b) expanding the franchise of consumer banking and ancillary financial services; and (c) enhancing the quality and range of our customer services, the Group undertook the following initiatives during the period under review:

- HKCB Insurance Agency Limited, a new wholly-owned subsidiary of Hongkong Chinese Bank, was established in April to broaden the range of general insurance products and services of the Group. By working with strong and quality insurance underwriters, the Group now offers a comprehensive range of insurance products to meet the business and personal needs of our customers at competitive prices.
- The second phase of "e-Chinese Banking", the internet banking service offered by Hongkong Chinese Bank, was rolled out in May 2001. The enhanced service includes electronic fund transfers to designated bank accounts of local and overseas third parties, and on-line applications for mortgage loans as well as personal loans and credit cards. To add further to the convenience of our customers, transaction hours will be extended for time deposit products offered over the internet.
- Hongkong Chinese Bank opened a new Finance Management Centre in the Tin Hau district in North Point in June. Unlike traditional bank branches, this outlet offers most of its services via electronic channels. The Centre offers personalised securities investment service through its investment consultants as well as electronically via an Internet Corner. It is envisaged that two to three more Finance Management Centres will be opened in the second half of 2001 to further expand the reach and service capacity of our branch network.
- During the period, Hongkong Chinese Bank launched a number of innovative and flexible lending programme, specifically tailored to the needs of SME operating in today's business and economic environment. To complement these, Hongkong Chinese Bank also sponsored and participated in a number of industry events organised by different organisations, including the Hong Kong Chinese Importers and Exporters Association and the Hong Kong Trade Development Council, which aimed at promoting business opportunities for the SME.
- As part of its overall funding management programme, Hongkong Chinese Bank issued US\$72 million (approximately HK\$562 million) of floating rate certificates of deposit in June at an interest rate of the London Interbank Offered Rate plus 28 basis points.

- 因應二零零一年七月全面撤銷存款利率管制，香港華人銀行採取劃一之儲蓄利率結構，亦決定不增收任何新服務收費。此等新措施簡單直接，對任何類別客戶一視同仁，備受現有及新客戶之好評。
- 就最近市場流傳有關本公司可能進行合併及收購業務而言，誠如過往所公佈，本公司及其主要股東不時與擬探討或表示有意進行涉及本公司或其附屬公司之收購或其他可行之業務機會之人士磋商。就此而言，目前正有一名人士與本公司磋商。然而，迄今為止，仍未達成任何協議，而本公司或其主要股東亦無接獲與此有關之任何具法律約束力之建議。（請參閱以下附註）
- In response to the full deregulation of deposit interest rate which became effective from July 2001, Hongkong Chinese Bank has adopted a uniform savings interest rate structure and has decided not to introduce any new service fees. These new measures are straight forward and do not discriminate against any category of customers, which have been well received by both existing and new customers.
- With respect to recent market rumors in relation to possible merger and acquisition activities concerning the Company, as previously announced, from time to time the Company and its major shareholders have discussions with interested parties who wish to explore, or have expressed interest in, acquisitions or other possible business opportunities involving the Company or its subsidiaries. In this regard, one such party is presently in discussion with the Company. However, no agreements have been reached so far, and no legally binding offer in this connection has been received by the Company or its major shareholders. (Please see the note below)

附註：

本公司各董事就本文此項所載之資料之準確性共同及個別承擔全部責任，並在作出一切合理查詢後確認，就彼等所知及所信，此項所表達彼等之意見乃經審慎周詳考慮後作出，而此項並無遺漏任何其他事實，致使其任何內容產生誤導。

Note:

*The Directors of the Company jointly and severally accept full responsibility for the accuracy of the information contained herein under this particular point and confirm, having made all reasonable enquiries, that to the best of their knowledge and belief, their opinions expressed in this particular point have been arrived at after due and careful consideration and there are no other facts not contained under this particular point the omission of which would make any of their statements included under this particular point misleading.*