

目錄 Contents

公司簡介 Corporate Profile	2
財務摘要 Financial Highlights	4
公司資料 Corporate Information	5
董事會主席報告書 Chairman's Statement	12
執行董事報告 Executive Directors' Report	16
財務概要 Financial Summary	42
股東週年常會通告 Notice of Annual General Meeting	44
分行一覽 List of Branches	48
董事會報告書 Report of the Directors	52
核數師報告書 Report of the Auditors	66
財務報告 Financial Statements	68
未經審核補充財務資料 Unaudited Supplementary Financial Information	126

東亞銀行有限公司

東亞銀行於1918年在香港成立，一直以來致力服務香港、中國及海外客戶，現時為全港最大的獨立本地銀行，於2001年12月31日的資產總額達1,820億港元（233億美元）。東亞銀行於香港聯合交易所上市，並為恒生指數成份股之一。

東亞銀行集團在全球共設有約160間分行及代表處，包括遍布全港的124間分行、在中國內地的15個營業據點，和遍及美國、加拿大、英國、英屬處女羣島以及東南亞國家等的國際網絡。

東亞銀行憑藉雄厚實力及創新而優質的銀行服務，在近年屢獲殊榮。在2000年7月，東亞銀行榮獲《歐洲貨幣雜誌》2000年卓越成就獎的**香港最佳本地銀行**。於2001年1月，獲頒**2000 JP Morgan/ FIA Best Asian Corporate Website Award**的獎項；同年4月，獲《FinanceAsia》雜誌推選為**香港最佳管理公司**之一；在8月，更獲得由OMEGA及《資本雜誌》主辦的「第二屆歐米茄傑出科技及金融成就獎」中的**最佳零售銀行**獎項。於12月，再獲得由《亞洲銀行家》雜誌主辦的「The Asian Banker 2001 零售金融服務卓越大獎」中的**2001 香港最佳零售銀行**獎項。

東亞銀行一直緊貼市場情況，以滿足客戶不斷轉變的需求，服務範圍包括企業銀行、個人銀行、投資銀行及中國業務。本行提供全面的零售及批發銀行服務和產品，包括存款、外幣儲蓄、樓宇按揭貸款、私人貸款、信用卡產品、電子網絡銀行服務、強制性公積金服務、貿易融資、銀團貸款、匯款及外匯孖展交易等。東亞銀行將持續服務香港、中國及海外客戶，致力提高其作為香港主要金融機構之一的地位。



東亞銀行約 160 個營業地點服務全球客戶。

總行 — 香港

1 The Head Office
— Hong Kong

海外網絡 Overseas

2 溫哥華
Vancouver

3 多倫多
Toronto

- 多倫多烈治文山
Richmond Hill
- 萬錦
Markham
- 密西沙加
Mississauga
- 士嘉堡
Scarborough

4 洛杉磯
Los Angeles

- 洛杉磯市中心
Los Angeles
Downtown
- 亞罕布拉
Alhambra
- 工業市
City of Industry

5 紐約
New York

- 紐約唐人街
New York
Chinatown
- 紐約中城
New York
Midtown
- 法拉盛
Flushing

6 英屬處女羣島
British Virgin
Islands

7 伯明翰
Birmingham

8 倫敦
London

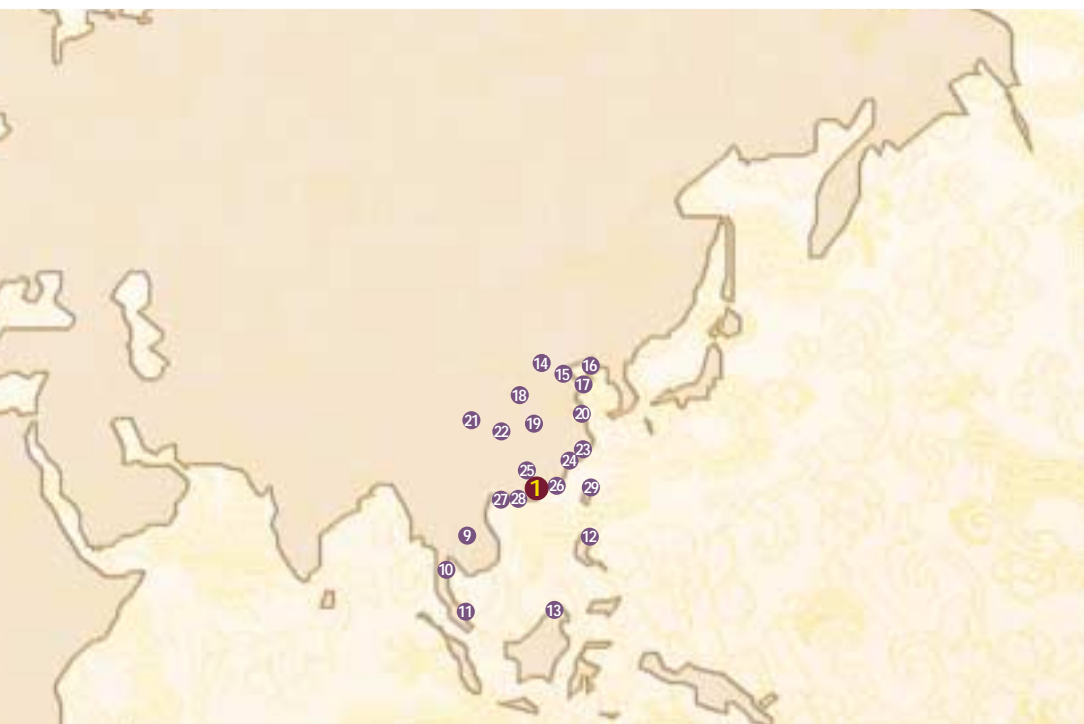
The Bank of East Asia, Limited

Since its incorporation in Hong Kong in 1918, The Bank of East Asia ("BEA") has dedicated itself to service on behalf of the people of Hong Kong and customers in China and overseas. BEA is the largest independent local bank in Hong Kong, with total assets of HK\$182 billion (US\$23.3 billion) as of 31 December 2001. BEA is listed on the Stock Exchange of Hong Kong and is one of the constituent stocks of the Hang Seng Index.

The BEA Group now operates about 160 outlets worldwide, including 124 branches in Hong Kong, 15 outlets in the Mainland China and an extensive international network covering the United States, Canada, the United Kingdom, the British Virgin Islands and Southeast Asia.

BEA is recognised as a trendsetter, and its superior banking services have garnered numerous awards in recent years. In July 2000, BEA was named the **Best Domestic Bank in Hong Kong** in the Euromoney Awards for Excellence 2000. In January 2001, it received the **2000 JP Morgan/FIA Best Asian Corporate Website Award**. In April 2001, BEA was named one of **Hong Kong's Best Managed Companies** by *FinanceAsia* Magazine. In August 2001, BEA was honoured with the award for **Best Retail Bank** under the Omega Outstanding Technology and Financial Enterprise Awards, organised by OMEGA and *Capital* Magazine. In December 2001, BEA was recognised as the **2001 Best Retail Bank for Hong Kong** under The Asian Banker Excellence in Retail Financial Services Award 2001, organised by *The Asian Banker* Magazine.

BEA offers a full range of wholesale and retail banking services covering corporate banking, personal banking, investment banking and China services. Products and services are varied, ranging from deposits, foreign currency savings, mortgage loans, consumer loans, credit cards, Cyberbanking, Mandatory Provident Fund services, trade finance, syndicated loans, remittances and foreign exchange margin trading. BEA will continue to enhance its position in Hong Kong, China and around the world.



BEA serves its worldwide customers with about 160 outlets.

東南亞區 South East Asia

- 9 胡志明市
Ho Chi Minh City
- 10 吉隆坡
Kuala Lumpur
- 11 新加坡
Singapore
- 12 馬尼拉
Manila
- 13 納閩
Labuan

中國 China

- 14 北京
Beijing
- 15 天津
Tianjin
- 16 大連
Dalian
- 17 青島
Qingdao
- 18 西安
Xi'an
- 19 武漢
Wuhan
- 20 上海
Shanghai
 - 浦東
Pudong
 - 浦西
Puxi
- 21 成都
Chengdu
- 22 重慶
Chongqing
- 23 福州
Fuzhou
- 24 廈門
Xiamen
- 25 廣州
Guangzhou
- 26 深圳
Shenzhen
- 27 珠海
Zhuhai
- 28 澳門
Macau
- 29 台北
Taipei