

## 1. 主要業務

本銀行及其附屬公司（「本集團」）的主要業務為提供銀行及有關的金融服務、及公司秘書、股份登記和商業服務。

## 2. 主要會計政策

### (a) 符合指引聲明

本賬項是按照香港會計師公會發出的所有適用之《會計實務準則》及解釋、香港公認會計原則和香港《公司條例》的要求而編製。本賬項亦符合香港聯合交易所有限公司《證券上市規則》有關的披露規定。本集團採納的主要會計政策簡列如下。

### (b) 賬項編製基準

除賬項附註3所述的會計政策變更外，本賬項是按照上年度的會計政策及方法而編製。

中國聯合銀行有限公司已根據東亞銀行有限公司條例於2001年8月27日起與本銀行合併。此條例賦予所有屬於香港境內及受香港法律約束的中國聯合銀行有限公司資產及負債轉移予本銀行。本銀行截至2001年12月31日止的賬項已根據此條例下將中國聯合銀行有限公司有關業務於2001年1月1日轉歸本銀行的情況下編製。

本賬項是以原值成本作為計量基準。但1989年及1991年部分土地及建築物是以重估價值、以及部分證券投資是以市場價值列賬。有關詳情載列於下列會計政策。

### (c) 綜合基準

#### (i) 附屬公司

本綜合賬項包括本銀行及其所有附屬公司截至各相關年度之12月31日止的賬項。根據香港《公司條例》附屬公司指該公司經本集團直接或間接地持有超過半數已發行股本、或控制超過半數投票權、或控制董事局的組成。在本銀行的資產負債表中，附屬公司投資是以成本減除減值損失列賬（附註2 (m)）。

## 1. Principal Activities

The Bank and its subsidiaries (the "Group") are engaged in the provision of banking and related financial services, and company secretarial, share registration and business services.

## 2. Significant Accounting Policies

### (a) Statement of Compliance

These accounts have been prepared in accordance with all applicable Statements of Standard Accounting Practice ("SSAP") and Interpretations issued by the Hong Kong Society of Accountants, accounting principles generally accepted in Hong Kong and the requirements of the Hong Kong Companies Ordinance. These accounts also comply with the applicable disclosure provisions of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited. A summary of the significant accounting policies adopted by the Group is set out below.

### (b) Basis of Preparation of the Accounts

The accounts are prepared on a basis consistent with the accounting policies and methods adopted in the previous year except for the changes in accounting policies mentioned in Note 3.

With effect from 27th August, 2001, United Chinese Bank Limited ("UCB") has been merged with the Bank through The Bank of East Asia, Limited Ordinance, under which all the assets and liabilities situated in Hong Kong and the rights and obligations of UCB as expressly governed by Hong Kong law have been transferred to the Bank. By virtue of this Ordinance, the accounts of the Bank for the year ended 31st December, 2001 were prepared as if the undertaking of UCB had vested in the Bank on 1st January, 2001.

The measurement basis used in the preparation of the accounts is historical cost modified by the revaluation of certain land and buildings in 1989 and 1991, and the marking to market of certain investments in securities as explained in the accounting policies set out below.

### (c) Basis of Consolidation

#### (i) Subsidiaries

The consolidated accounts include the accounts of the Bank and all its subsidiaries made up to 31st December each year. A subsidiary, in accordance with the Hong Kong Companies Ordinance, is a company in which the Group, directly or indirectly, holds more than half of the issued share capital, or controls more than half of the voting power, or controls the composition of the Board of Directors. In the Bank's balance sheet, an investment in a subsidiary is stated at cost less any impairment losses (Note 2(m)).

一切重大的集團內部交易及結餘已於賬項綜合時抵銷。於年內購入或出售的附屬公司，其業績是由購入日期開始或至出售日期止(以適用者為準)計算入綜合賬項內。

少數股東權益是指集團以外股東於附屬公司經營業績及淨資產的權益。

中國合作合營企業如附屬公司投資般入賬。本集團在支付中方合營企業合夥人協定的出資額後，便承擔合作合營企業的全部風險及負債，並自負該企業的盈虧。

### (ii) 聯營公司

聯營公司是指本集團或本銀行可對其管理發揮重大影響力，包括制定其財務及經營政策，但並不控制或共同控制其管理的公司。

聯營公司投資是以權益會計法在綜合賬內入賬。入賬方法是先以成本再將本集團於收購後應佔該聯營公司的淨資產、因收購聯營公司而產生的商譽及減值損失作調整。

綜合損益賬已反映本集團應佔收購聯營公司後是年業績及減除於附註2(i)所述的是年商譽攤銷支出。

本銀行是以已收取股息作為應佔聯營公司業績。聯營公司投資是以成本減除減值損失列賬(附註2(m))。

### (d) 外幣換算

外幣交易按交易日的匯率折算為港幣。以外幣為單位的貨幣性資產及負債按結算日的匯率折算為港幣。匯兌差額計入損益賬內。

以外幣為單位的資產，即以外幣借款作對沖的股份投資或長期性之非貨幣性資產，其持有或用途或出售後將產生外幣收益按結算日的匯率折算為港幣。

海外分行及附屬公司的賬項按結算日的匯率折算為港幣。將期初資產淨值按結算日的匯率重新折算而產生的匯兌差額則記入儲備內。

All material intercompany transactions and balances are eliminated on consolidation. The results of subsidiaries acquired or disposed of during the year are included in the consolidated profit and loss account from or to the date of their acquisition or disposal, as appropriate.

Minority interests represent the interests of outside shareholders in the operating results and net assets of subsidiaries.

Co-operative joint ventures in the PRC are accounted for as subsidiaries, whereby the Group bears the entire risk and liabilities and shares all the profit and loss of the co-operative joint ventures after paying the guaranteed distribution to the joint venture partner in the PRC.

### (ii) Associates

An associate is a company in which the Group or the Bank has significant influence, but not control or joint control, over its management, including participation in the financial and operating policy decisions.

An investment in an associate is accounted for in the consolidated accounts under the equity method and is initially recorded at cost and adjusted thereafter for the post-acquisition change in the Group's share of the associate's net assets, goodwill arising on acquisition of the associate and impairment loss.

The consolidated profit and loss account reflects the Group's share of the post-acquisition results of the associates for the year, less any amortisation of goodwill charged during the year in accordance with Note 2 (i).

The Bank accounts for the results of associates to the extent of dividends received. Investments in associates are stated at cost less any impairment losses (Note 2(m)).

### (d) Translation of Foreign Currencies

Transactions in foreign currencies are translated into Hong Kong dollars at the rates of exchange ruling at the transaction dates. Monetary assets and liabilities denominated in foreign currencies are translated into Hong Kong dollars at the rates of exchange ruling at the balance sheet date. The exchange differences are dealt with in the profit and loss account.

Foreign currency assets, being equity investments or other long-term non-monetary assets, the holding or the use or the subsequent disposal of which will generate receipts in a foreign currency, hedged by foreign currency borrowings are translated into Hong Kong dollars at the exchange rates ruling at the balance sheet date.

The accounts of overseas branches, subsidiaries and associates are translated into Hong Kong dollars at the rates of exchange ruling at the balance sheet date. Exchange differences arising from retranslation of opening net assets at the rates of exchange ruling at the balance sheet date are accounted for in reserves.

- 計算出售海外企業的損益包括截至出售日因該企業產生的累積兌換差額。
- (e) 利息與收費
- 除屬呆賬情況外，利息收入與支出均根據本金結餘及適用利率，以時間分攤基準確認在損益賬內。
- 收費收入與支出則只在已賺取或發生後才確認。
- 非上市投資股息收入在股東收取權被確立時才被確認。上市投資股息收入則在該投資的股價除息時才被確認。
- (f) 貸款及其他賬項
- 客戶、銀行和金融機構的貸款以購置時的現金價款、並在扣除預計虧損的準備後記入資產負債表內。
- 呆債利息撥入暫記賬項內，並在資產負債表的相關結餘中扣除。
- (g) 壞賬及呆賬準備
- 信貸委員會的權力由董事會授予；在信貸委員會認為有必要時，便會提撥準備，亦會為貸款撥出一般準備。倘再無實際機會收回貸款時，則尚欠債務將會撇銷。
- (h) 物業
- (i) 銀行行址及投資物業是按成本或董事參照獨立專業評估作出的估值，減累計折舊記入資產負債表內。
- 重估溢價撥入物業重估儲備內。
- 在編製此等賬項時，由於可採用香港會計師公會頒布的《會計實務準則》第17號「物業、廠房及設備」第80段所載的臨時條款，故行址並未在結算日重估至公平價值。
- (ii) 出售物業的損益是以出售所得款項與資產賬面值的差價計算，並在出售時於損益賬內確認。有關之重估溢價已從物業重估儲備撥入一般儲備內。
- On disposal of a foreign enterprise, the cumulative amount of the exchange differences which relate to that foreign enterprise is included in the calculation of the profit or loss on disposal.
- (e) Interest and Fees
- Interest income and expense are recognised in the profit and loss account on a time-apportioned basis on the principal outstanding and at the rate applicable, except in the case of doubtful debts.
- Fees and commission income and expenses are recognised in the profit and loss account when earned or incurred.
- Dividend income from unlisted investments is recognised when the shareholder's right to receive payment is established. Dividend income from listed investments is recognised when the share price of the investment goes ex-dividend.
- (f) Advances and Other Accounts
- Advances to customers, banks and other financial institutions are measured at the cash consideration at the time of acquisition and are stated in the balance sheet after deducting provisions for estimated losses at subsequent periods.
- Interest on doubtful loans and advances is credited to a suspense account which is netted in the balance sheet against the relevant balances.
- (g) Provision for Bad and Doubtful Debts
- Provision is made against specific doubtful debts as and when they are considered necessary by the Credit Committee with authority delegated by the Board of Directors and in addition an amount has been set aside as a general provision for advances. When there is no longer any realistic prospect of recovery, the outstanding debt is written off.
- (h) Properties
- (i) Bank premises and investment properties are stated in the balance sheet at cost or at the Directors' valuation, by reference to an independent professional valuation, less accumulated depreciation.
- Surplus arising on revaluation is credited to the property revaluation reserve.
- In preparing these accounts, advantage has been taken of the transitional provisions set out in paragraph 80 of SSAP 17 "Property, Plant and Equipment" issued by the Hong Kong Society of Accountants, with the effect that bank premises have not been revalued to fair value at the balance sheet date.
- (ii) Profit or loss on disposal of properties is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the profit and loss account upon disposal. Any related revaluation surplus is transferred from the property revaluation reserve to the general reserve.

(i) 攤銷及折舊

(i) 銀行行址

永久業權之土地不予攤銷，租賃土地以直線法按租賃剩餘年期攤銷。建築物的成本或估值以直線法按其預計使用年限50年或其座落土地剩餘租賃期兩者中的較短期限計算折舊。

(ii) 投資物業

租賃期尚有20年以上的土地不予折舊。若建築物的剩餘預計使用年限或其座落土地剩餘租賃期為20年或以下，其成本或重估值以直線法按其剩餘預計使用年限或其座落土地剩餘租賃期兩者中的較短期限計算折舊。

(iii) 其他固定資產

其他固定資產是按成本減累計折舊記入資產負債表內。此等資產的成本是以直線法按照由4年至20年不等的預計使用年限撇銷。

(j) 租賃資產

(i) 持有用於經營租賃方式資產

當本集團以經營租賃方式租出資產，該資產按附註2(i)所載(如適用者)本集團的折舊會計政策計算折舊及根據其性質包括在資產負債表內。減值損失是根據會計政策附註2(m)所載計算。

(ii) 經營租賃支出

當本集團使用經營租賃資產，除非有其他更具代表性的基準以衡量從該等經營租賃資產獲得利益的模式，其租賃支出按該租賃資產所載的會計年期以相同分期記入損益賬。租賃回贈收入視為淨租賃支出總額的一部分被確認於損益賬內。或有租金按已發生的會計期記入損益賬。

(k) 證券投資

除用作收回貸款或視作附屬或聯營公司投資外，債務證券及股份證券投資是以下列方式入賬。

(i) Amortisation and Depreciation

(i) Bank premises

Freehold land is not amortised. Leasehold land is amortised on a straight line basis over the remaining term of the lease. Buildings are depreciated on a straight line basis at rates calculated to write off the cost or valuation of each building over its estimated useful life of 50 years or the remaining lease period of the land on which it is situated, whichever is the shorter.

(ii) Investment properties

No depreciation is provided on land where the residual lease is greater than 20 years. Buildings with either the remaining useful life or the remaining lease period of the land on which they are situated being 20 years or less are depreciated on a straight line basis at rates calculated to write off the cost or valuation of the building over the shorter of the remaining estimated useful life of the building or the remaining lease period of the land.

(iii) Other fixed assets

Other fixed assets are stated in the balance sheet at cost less accumulated depreciation, which is calculated on a straight line basis to write off the assets over their estimated useful lives from 4 to 20 years.

(j) Leased Assets

(i) Assets held for use in operating leases

Where the Group leases out assets under operating leases, the assets are included in the balance sheet according to their nature and, where applicable, are depreciated in accordance with the Group's depreciation policies, as set out in Note 2(i). Impairment losses are accounted for in accordance with the accounting policy as set out in Note 2(m).

(ii) Operating lease charges

Where the Group has the use of assets under operating leases, payments made under the leases are charged to the profit and loss account in equal instalments over the accounting periods covered by the lease term, except where an alternative basis is more representative of the pattern of benefits to be derived from the leased asset. Lease incentives received are recognised in the profit and loss account as an integral part of the aggregate net lease payments made. Contingent rentals are charged to the profit and loss account in the accounting period in which they are incurred.

(k) Investments in Securities

Investments in debt and equity securities, except those held either solely for the purpose of recovering advances or as investments in subsidiaries or associates, are accounted for as follows.

證券投資可分為持至到期債務證券、投資證券和其他證券投資，並在本集團受其合約所約束當日起確認為資產。

在不同投資類別之間轉賬證券時，是以其公平值入賬。由此引起的損益是假設該投資在轉賬日已被出售及重購而入賬。

出售的損益是以出售所得款項與該投資賬面值的差價計，並於進行出售的期間內入賬。

(i) 持至到期債務證券

持至到期債務證券是指本集團有明確意向及有能力持至到期日之債務證券投資，並以攤銷成本再減除反映其信貸風險的準備金入賬。

當預算不可收回所有賬面值時，則會提撥準備金並立刻作為支出確認。但當引致減值或撤銷的情況及事項不復存在，而有令人信服的證據顯示新的情況及事項於可預見的將來仍然持續，準備金便作為收入回撥。回撥的數額只限於減值或撤銷的數額。

(ii) 投資證券

投資證券是預算持續持有的證券，並持有作在購入或用途變更時記下的長遠用途，而且投資證券在所記下用途而言是可清楚辨認的。

投資證券在資產負債表內按成本減因非短暫減值而提撥的準備金入賬。該準備金是以個別投資計算，並立刻作為支出確認。但當引致減值或撤銷的情況及事項不復存在，而有令人信服的證據顯示新的情況及事項於可預見的將來仍然持續，準備金便作為收入回撥。回撥的數額只限於減值或撤銷的數額。

(iii) 其他證券投資

其他證券投資是不被列作持至到期債務證券或投資證券的其他證券，並按結算日的公平值入賬。因重估證券至其公平值所引致未實現的持有損益計入損益賬內。

Investments in securities are classified as held-to-maturity debt securities, investment securities and other investments in securities, and are recognised as assets from the date on which the Group is bound by the contract which gives rise to them.

Transfer of a security between categories of investments is accounted for at fair value. The profit or loss arising from transfers between categories of investments is accounted for as if the investment had been sold and repurchased at the date of transfer.

The profit or loss on disposal is accounted for in the period in which the disposal occurs as the difference between the sales proceeds and the carrying amount of the investments.

(i) Held-to-maturity debt securities

Held-to-maturity debt securities are investments in debt securities which the Group has the expressed intention and ability to hold to maturity, and are stated at amortised cost less any provisions in their value which reflects their credit risk.

Provisions are made and recognised immediately as an expense when carrying amounts are not expected to be fully recovered, but are written back to income when the circumstances and events that led to the write-downs or write-offs cease to exist and there is persuasive evidence that the new circumstances and events will persist for the foreseeable future. The amount written back is limited to the amount of the write-downs or write-offs.

(ii) Investment securities

Investment securities are securities which are intended to be held on a continuing basis, and which are held for an identified long-term purpose documented at the time of acquisition or change of purpose and are clearly identifiable for the documented purpose.

Investment securities are included in the balance sheet at cost less provisions for diminution in value which are other than temporary. Such provision is determined for each investment individually. Provisions are recognised as an expense immediately and are written back to income when the circumstances and events that led to the write-downs or write-offs cease to exist and there is persuasive evidence that the new circumstances and events will persist for the foreseeable future. The amount written back is limited to the amount of the write-downs or write-offs.

(iii) Other investments in securities

Other investments in securities are those securities which are not classified as held-to-maturity debt securities nor as investment securities, and are stated at fair value at the balance sheet date. Unrealised holding gains or losses arising on revaluation of securities to fair value are dealt with in the profit and loss account.

### (l) 商譽

收購附屬及聯營公司的價款超過其有形資產淨值和可辨認無形資產值的部分為收購產生的商譽。

就附屬公司而言，商譽已資本化及以直線法根據其不逾20年的預計可用年期攤銷，並按成本減累計攤銷及減值損失(附註2(m))列於綜合資產負債表內。商譽的攤銷於損益賬確認為經營支出。

出售附屬公司時，出售損益的計算已包括未予攤銷的購入商譽。

就聯營公司而言，商譽已資本化及按其預計可用年期以直線法攤銷。商譽成本減累計攤銷及減值損失(附註2(m))已包括於聯營公司投資的賬面值。

### (m) 資產減值損失

如對內及對外資料來源均顯示於結算日有任何物業(除投資物業)、設備、投資(包括附屬公司及聯營公司投資(附註2(c))但不包括其他證券投資(附註2(k))或商譽經已減值，均須估計該等資產之可收回數額，及當該資產的賬面值超過可收回數額時確認減值損失於損益賬內。

可收回數額是出售淨值及使用值二者中之較高者。在評估使用值時，會採用一項當時市場評估貨幣的時間值及相對於該資產的風險的稅前折扣率將估計未來現金流量折實為現在價值。當某資產未能大部分地獨立於其他資產產生現金流量，其可收回數額取決於可獨立地產生現金流量的最小資產組合(即一個現金生產單位)。

除了商譽的有關資產，如在用來測定可收回數額的估計有所改變，則減值損失會被轉回。商譽的減值損失只會因招致該損失的一種特殊性質的特別事件在被視作不會重演之情況下才會轉回，及可收回數額的增加清楚顯示與該特別事件之轉回相關。

減值損失轉回只局限至該資產的賬面值猶如該等減值損失從未在往年被確認。減值損失轉回在該被確認的年度記入損益賬內。

### (l) Goodwill

The excess of the purchase consideration in relation to the acquisition of subsidiaries and associates over the Group's share of fair value ascribed to their net tangible assets and identifiable intangible assets represents the goodwill arising on acquisition.

In respect of subsidiaries, goodwill is capitalised and amortised on a straight line basis over its estimated useful life not exceeding 20 years, and is stated in the consolidated balance sheet at cost less accumulated amortisation and any impairment losses (Note 2(m)). The amortisation of goodwill is recognised in the consolidated profit and loss account as an operating expense.

On disposal of a subsidiary, any unamortised purchased goodwill is included in the calculation of the profit or loss on disposal.

In respect of associates, goodwill is capitalised and amortised on a straight line basis over its estimated useful life. The cost of goodwill less any accumulated amortisation and any impairment losses (Note 2 (m)) is included in the carrying amount of the investments in associates.

### (m) Impairment of Assets

At each balance sheet date, if internal and external sources of information indicate that any property (other than investment properties), equipment, investments (including those "Investments in subsidiaries and associates" (Note 2(c)) but other than those accounted for as "Other investments in securities" under Note 2(k)) or goodwill is impaired, the asset's recoverable amount is estimated, and an impairment loss is recognised in the profit and loss account whenever the carrying amount of an asset exceeds its recoverable amount.

The recoverable amount of an asset is the greater of its net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of time value of money and the risks specific to the asset. Where an asset does not generate cash inflows largely independent of those from other assets, the recoverable amount is determined for the smallest group of assets that generates cash inflows independently (i.e. a cash-generating unit).

In respect of assets other than goodwill, an impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss in respect of goodwill is reversed only if the loss was caused by a specific external event of an exceptional nature that is not expected to recur, and the increase in recoverable amount relates clearly to the reversal of the effect of that specific event.

A reversal of impairment losses is limited to the asset's carrying amount that would have been determined had no impairment loss been recognised in prior years. Reversals of impairment losses are credited to the profit and loss account in the year in which the reversals are recognised.



(n) 融資租賃及租購合約

融資租賃及租購合約承租人欠款按投資淨額記入資產負債表的客戶貸款項目內。投資淨額指融資租賃及租購合約下的應收租金總額減去未賺取收入後的數額。應收租金內隱含之財務收入按租賃年期計入損益賬內，以令每個會計期間的淨現金投資回報率盡可能相同。

(o) 遞延稅項

遞延稅項是因會計及稅務對收支處理引起的所有重大時差，預計在可見未來可能引致的稅項責任，按負債法提撥準備。

未來遞延稅項收益不會入賬，除非有充足理由確定其是可以實現。

(p) 保險基金

有關本集團的保險業務，人壽保險業務的保險基金是取決於精算估值，其他保險基金則是當保單所承保的風險延伸至結算日後的期間時，所未賺取的保金之部分。本集團已就結算日已通知但未清償以及截至結算日已發生但未匯報的索償作出了充足的撥備。此等項目已列於其他賬項及準備。

(q) 退休福利

本銀行為其集團的所有員工提供退休福利。香港員工可獲得強積金豁免的職業退休計劃或強制性公積金計劃的保障。此兩個計劃同時是定額供款計劃。就東亞銀行有限公司的員工而言，僱主對兩項計劃的供款，上限是月薪的10%。就第一太平銀行有限公司的員工而言，僱主對核准的職業退休計劃則根據服務年資作8%至10%的供款，但沒有對強制性公積金計劃作自願性供款。

本銀行為所有國內及海外員工而設的退休計劃是定額供款計劃，供款率按當地慣例及規定而制定。

上述所有計劃的成本計算在相關期間的損益賬內。所有此類計劃的資產均與本銀行的資產分開處理。

(n) Finance Leases and Hire Purchase Contracts

The amounts due from lessees in respect of finance leases and hire purchase contracts are recorded in the balance sheet as advances to customers at the amounts of net investment which represent the total rentals receivable under finance leases and hire purchase contracts less unearned income. Finance income implicit in the rental receivable is credited to the profit and loss account over the lease period so as to produce an approximately constant periodic rate of return on the net cash investment for each accounting period.

(o) Deferred Taxation

Deferred taxation is provided using the liability method in respect of the taxation effect arising from all material timing differences between the accounting and tax treatment of income and expenditure, which are expected with reasonable probability to crystallise in the foreseeable future.

Future deferred tax benefits are not recognised unless their realisation is assured beyond reasonable doubt.

(p) Insurance Funds

In relation to the Group's insurance business, the insurance fund of the life assurance business is ascertained by actuarial valuation and other insurance funds are the unearned portion of premium on policies written in respect of periods of risk extending beyond the balance sheet date. Full provision is made for the estimated cost of claims notified but not settled at the balance sheet date and for the estimated cost of claims incurred but not reported by that date. These items are classified as other accounts and provisions.

(q) Retirement Benefits

Retirement benefits are provided to all staff employed by the Group. Hong Kong employees enjoy retirement benefits under either the Mandatory Provident Fund Exempted ORSO Scheme ("MPFEOS") or the Mandatory Provident Fund Scheme ("MPFS"). Both are defined contribution schemes. For the employees of The Bank of East Asia, Limited, the employer's contribution to both schemes are at a maximum of 10% of the monthly salary. For the employees of the First Pacific Bank Limited, the employer's contribution to their MPFEOS is 8% to 10% according to the length of service and no employer's voluntary contributions are made to the MPFS.

The pension schemes which cover all the Bank's PRC and overseas employees are defined contribution schemes at various funding rates that are in accordance with the local practice and regulations.

The cost of all these schemes is charged to the profit and loss account for the period concerned and the assets of all these schemes are held separately from those of the Bank.

(r) 準備及或然負債

當負債的限期或數額不確定，但有可能因過去事項構成法定或推定義務而付出經濟利益以償責任，並能對此作可靠估計，此負債便確認為準備。

倘不可能需要付出經濟利益，或不能對數額作可靠估計，除非付出的機會是極微，則此項責任會被披露為或然負債。除非付出的機會是極微，潛在義務的存在只在會否發生一項或多項未來事件中獲肯定下以或然負債披露。

(s) 認股權

授予員工認購本銀行上市股票的認股權，只於行使時才確認於資產負債表內。就每一股行使認股權而發行的股票，股本以面值貸入；所得淨款項高於貸入股本的餘額則貸入股份溢價。

(t) 資產負債表外的金融工具

資產負債表外的金融工具是由本集團及本銀行在外匯、利率及股票市場進行期貨、遠期及掉期交易而產生。此等金融工具的會計方法要視乎交易為買賣用途、對沖風險或在資產及負債組合的管理工作中進行而定。

作買賣用途的交易按市價入賬，所引起損益的淨現值在適當遞延後，於損益賬內確認為買賣溢利或虧損。

用於對沖的交易是以前對沖的資產、負債或持倉淨額以相同之基準計值。任何損益均以相關資產、負債或持倉淨額所引起損益的相同基準確認。

在資產及負債組合的管理工作中進行的利率掉期交易均是獨立識別，因此產生的利息收入或支出必須跟與之對沖的資產負債表上項目的相關利息收入或支出抵銷。

交易的未實現收益按市價記入資產負債表的已扣除準備之貸款及其他賬項。交易的未實現虧損亦是按市價記入其他賬項及準備。

(u) 分部報告

一分部為集團可辨認的組成部分，而且從事提供服務所得的風險與回報是有別於其他分部（業務分部），或在某單一經濟地區提供服務（地區分部）。

(r) Provisions and Contingent Liabilities

Provisions are recognised for liabilities of uncertain timing or amount when the Bank or the Group has a legal or constructive obligation arising as a result of a past event, and it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made.

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be estimated reliably, the obligation is disclosed as a contingent liability, unless the probability of outflow of economic benefits is remote. Possible obligations, whose existence will only be confirmed by the occurrence or non-occurrence of one or more future events are also disclosed as contingent liabilities unless the probability of outflow of economic benefits is remote.

(s) Share Options

Options granted to employees over the Bank's shares are recognised in the balance sheet at the time when the options are exercised. Share capital is credited at par for each share issued upon the exercise of options, with share premium credited at the excess of net proceeds received over total share capital credited.

(t) Off-balance Sheet Financial Instruments

Off-balance sheet financial instruments arise from futures, forward and swap transactions undertaken by the Group and the Bank in the foreign exchange, interest rate and equity markets. The method of accounting for these instruments is dependent upon whether the transactions are undertaken for dealing purposes, to hedge risk, or as part of the management of asset and liability portfolios.

Transactions undertaken for dealing purposes are marked to market and the net present value of the gain or loss arising is recognised in the profit and loss account as dealing profits or losses, after appropriate deferrals for unearned credit margin and future servicing costs.

Transactions designated as hedges are valued on an equivalent basis to the assets, liabilities or net positions which they are hedging. Any profit or loss is recognised on the same basis as that arising from the related assets, liabilities or positions.

Interest rate swap transactions undertaken as part of the management of asset and liability portfolios are separately identified and interest income or expense arising therefrom is netted off against the related interest income or expense on the on-balance sheet items against which these transactions are hedged.

Unrealised profits on transactions which are marked to market are included in "Advances and other accounts less provisions" in the balance sheet. Unrealised losses on transactions which are marked to market are included in "Provisions and other accounts".

(u) Segment Reporting

A segment is a distinguishable component of the Group that is engaged either in providing services (business segment), or in providing services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.



本集團採用業務分部為基本報告形式，而地區分部為次要報告形式。

分部收入、支出、業績、資產和負債包括可直接地歸屬於一分部及所有可以合理地分配予該分部的項目。除發生於集團企業內單一分部之間的集團內部結餘及交易外，分部收入、支出、資產及負債是包括集團內部結餘，而集團內部交易已經在賬項綜合時抵銷。收入分配反映以內部資本分配及資金轉移機制將資本及其他資金來源的利益分配予業務及地區分部。業務間之價格轉移與給予外界人士的條款相同。

分部資本開支是用作收購估計可用期超過1年的分部資產的總成本。

(v) 有關連人士

在編製本賬項時，與本集團有關連人士是指本集團直接或間接地控制該人士的財務及經營決策，或可發揮重大影響力，相反亦如是；或本集團及該人士均受共同控制或在共同重大影響力下，有關連人士可以是個人或其他實體。

The Group has chosen business segment information as the primary reporting format and geographical segment information as the secondary reporting format.

Segment revenue, expenses, results, assets and liabilities include items directly attributable to a segment and those that can be allocated on a reasonable basis to that segment. Segment revenue, expenses, assets and liabilities are determined before intra-group balances and intra-group transactions are eliminated as part of the consolidated process, except to the extent that such intra-group balances and transactions are between Group enterprises within a single segment. The allocation of revenue reflects the benefits of capital and other funding resources allocated to the business or geographical segments by way of internal capital allocations and fund transfer mechanisms. Inter-segment pricing is based on similar terms as those available to other external parties.

Segment capital expenditure is the total cost incurred during the year to acquire segment assets (both tangible and intangible) that are expected to be used for more than one year.

(v) Related Parties

For the purposes of these accounts, parties are considered to be related to the Group if the Group has the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the party are subject to common control or common significant influence. Related parties may be individuals or other entities.

### 3. 會計政策變更

於是年內，本集團作了一些會計政策變更，有關影響總結如下。

(a) 股息

仍有待股東通過的擬派股息，以往是作為結算日後的應調整事項，因而本行擬派的股息在結算日時於本集團的資產負債表內計作負債，而附屬公司擬派的股息則在本行的損益賬計作收入。在採納《會計實務準則》第9號「結算日後事項」(修訂)時，擬派股息除非已獲通過，否則不會計作負債。此項會計政策變更是追溯應用的。因此，原列於2000年12月31日集團資產負債表內港幣637,000,000元的擬派末期股息，已重列在股東資金內的項目及記賬為截至2001年12月31日止年度已派股息。本集團的期初留存溢利因而作了前期調整。

### 3. Changes in Accounting Policies

In the current year, the Group made a number of changes in accounting policies and the result of which is summarised as follows.

(a) Dividends

Proposed dividends which were still subject to shareholders' approval were previously treated as post balance sheet adjusting events, thus being accrued as a liability in the Group's balance sheet at the balance sheet date for dividends declared by the Bank, and as income in the Bank's profit and loss account for dividends declared by subsidiaries. On adoption of SSAP 9 (revised) "Events after the balance sheet date", a proposed dividend is not so accrued until approval is obtained. This change in accounting policy has been applied retrospectively. As a result, the proposed final dividend of HK\$637 million appearing in the Group's balance sheet as at 31st December 2000 was reclassified as an item in shareholders' funds and was recorded as a dividend paid for the year ended 31st December, 2001. Prior period adjustments on the opening balances of retained profits of the Group were made accordingly.

### (b) 商譽

因購入附屬公司產生的商譽，以往是於一般儲備中註銷。在採納《會計實務準則》第30號「業務合併」後，所有商譽均已資本化，並以直線法根據其不逾20年的預計可用年期攤銷。所有已確定的商譽減值損失，會立時於損益賬確認為支出。詳情請參閱附註2 (l)。

《會計實務準則》第30號的要求是追溯應用的。於一般儲備中註銷的商譽已予重報，並以直線法根據其預計可用年期攤銷，因而使2000年及2001年，分別額外增加港幣16,000,000元，及港幣98,000,000元的商譽攤銷支出。2000年及2001年1月1日的期初承前留存溢利，分別減少港幣36,000,000元及港幣52,000,000元。

### (c) 聯營公司投資

往年，聯營公司投資在綜合賬項中原是根據下列方法入賬，於綜合資產負債表內聯營公司投資是以成本減準備列示，聯營公司的業績及儲備，除所取股息外，並未計入綜合損益賬內。由於根據《會計實務準則》第31號「資產減值損失」規定對釐定聯營公司之可收回款項(詳載於附註2(m))的要求，董事會認為採納權益會計法作為聯營公司投資(附註2(c)(ii))的會計處理方法更為公平。權益會計法是追溯應用的，因而令2000年1月1日的承前留存溢利，增加港幣204,000,000元。由於集團分享聯營公司收益，2000年及2001年股東除息後應佔溢利分別增加港幣32,000,000元及港幣5,000,000元。因聯營公司留存溢利的外匯調整港幣2,000,000元已貸入2000年之留存溢利，而承前留存溢利於2001年1月1日則增加港幣238,000,000元。

### (b) Goodwill

Goodwill arising on acquisition of subsidiaries was previously eliminated against general reserve. Subsequent to the adoption of SSAP 30 "Business combinations", any goodwill is capitalised and amortised on a straight line basis over its estimated useful life not exceeding 20 years. Any impairment loss identified will be recognised as an expense in the profit and loss account immediately. For details, please refer to Note 2(l).

The requirements of SSAP 30 have been applied retrospectively. Goodwill previously eliminated against general reserve is restated and amortised on a straight line basis over its estimated useful life, resulting in an additional amortisation of goodwill of HK\$16 million and HK\$98 million for 2000 and 2001 respectively. The opening balances of retained profits brought forward as at 1st January 2000 and 2001 are reduced by HK\$36 million and HK\$52 million respectively.

### (c) Investments in associates

In prior years, investments in associates were accounted for in the consolidated accounts as follows. In the consolidated balance sheet, investments in associates were stated at cost less provisions, and in the consolidated profit and loss account, the results and reserves of associates were not incorporated except to the extent of dividends received. In light of the introduction of SSAP 31 "Impairment of assets" which sets out specific requirements for determining the recoverable amount of associates as detailed in Note 2(m), the Board of Directors considers that it is fairer for the Group to adopt the equity method to account for the results of associates (Note 2(c)(ii)). The equity method has been applied retrospectively. As a result, the retained profits brought forward as at 1st January, 2000 increased by HK\$204 million. The profit attributable to shareholders for 2000 and 2001 increased by HK\$32 million and HK\$5 million respectively due to the Group's share of associates' results for the year after dividends. HK\$2 million was also credited to the retained profits for 2000 due to the exchange adjustment of the associates' retained profits. The retained profits brought forward as at 1st January, 2001 increased by HK\$238 million.

**4. 非利息收入**

## (a) 其他營業收入

上市證券的股息收入  
非上市證券的股息收入  
收費及佣金淨額  
物業租金淨收入  
保險業務淨收入  
其他

## (b) 其他淨收入

外幣交易所得溢利  
其他證券投資(虧損)/溢利  
其他交易活動溢利  
確認員工退休金盈餘  
其他

非利息收入總額

**4. Non-interest Income**

## (a) Other Revenue

Dividend income from listed equities  
Dividend income from unlisted equities  
Net fees and commissions  
Net rental income on properties  
Net revenue from insurance activities  
Others

## (b) Other Net Income

Profit on dealing in foreign currencies  
(Loss)/profit on other investments in securities  
Profit on other dealing activities  
Surplus of staff retirement fund recognised  
Others

Total non-interest income

2001  
港幣千元 HK\$'000

2000 重報 Restated  
港幣千元 HK\$'000

	15,942	8,489
	5,811	3,796
	1,004,228	763,317
	57,367	49,495
	62,355	50,297
	74,660	72,811
	1,220,363	948,205
	87,342	69,432
	(119,593)	87,449
	1,811	306
	—	136,070
	44,644	33,069
	14,204	326,326
	1,234,567	1,274,531

**5. 經營支出**

退休金供款  
薪金及其他員工成本

員工成本總額  
行址及設備支出  
固定資產折舊  
商譽攤銷  
核數師酬金  
其他經營支出

**5. Operating Expenses**

Pension contributions  
Salary and other staff costs

Total staff costs  
Premises and equipment expenses  
Depreciation on fixed assets  
Amortisation of goodwill  
Audit fee  
Other operating expenses

2001  
港幣千元 HK\$'000

2000 重報 Restated  
港幣千元 HK\$'000

	91,260	67,746
	1,194,228	923,091
	1,285,488	990,837
	319,739	254,023
	205,896	170,395
	98,064	15,789
	4,834	7,904
	946,747	659,804
	2,860,768	2,098,752

**6. 壞賬及呆賬支出**

壞賬及呆賬準備 — 特殊  
— 一般

撇銷額  
其他呆壞賬支出  
呆壞賬支出收回

**6. Charge for Bad and Doubtful Debts**

Bad debts provision - Specific  
- General

Bad debts written off  
Other bad debts charges  
Bad debts charges recovered

2001  
港幣千元 HK\$'000

2000  
港幣千元 HK\$'000

	481,989	597,736
	210,218	109,050
	13,581	12,902
	70,352	71,719
	(343,755)	(110,793)
	432,385	680,614

## 7. 年度內除稅前溢利

是年除稅前溢利經已貸記／(扣除)：

出售持至到期債務證券  
所得淨溢利  
聯營公司減值損失回撥／(增撥)

## 7. Profit for the Year before Taxation

Profit for the year before taxation is arrived at after crediting / (charging):

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
Net profit on disposal of held-to-maturity debt securities	23,019	14,499
Write-back of / (increase in) impairment loss on associates	8,860	(43,130)

## 8. 稅項

香港利得稅準備  
海外稅項  
遞延稅項(附註26)  
應佔聯營公司稅項

香港利得稅準備是以該年度預計應課稅溢利按稅率16%(2000年：16%)計算。海外公司及附屬公司的稅款亦按其經營所在國家現行稅率計算。

## 8. Taxation

	2001 港幣千元 HK\$'000	2000 重報 Restated 港幣千元 HK\$'000
Provision for Hong Kong profits tax	3,769	111,020
Overseas taxation	45,659	54,499
Deferred taxation (Note 26)	221,444	116,665
Share of associates' taxation	8,247	7,357
	<b>279,119</b>	<b>289,541</b>

The provision for Hong Kong profits tax is calculated at 16% (2000 : 16%) of the estimated assessable profits for the year. Taxation for branches and subsidiaries outside Hong Kong is similarly charged at the appropriate current rates of taxation ruling in the countries in which they operate.

## 9. 本年度除稅後溢利

本年度錄得的綜合溢利，其中港幣1,481,594,000元(2000年重報：港幣1,527,390,000元)已計入銀行賬項內。

## 9. Profit for the Year after Taxation

Of the consolidated profit for the year, HK\$1,481,594,000 (2000 restated : HK\$1,527,390,000) has been dealt with in the accounts of the Bank.

**10. 股息**

核准及派發1,414,778,132股每股港幣0.45元2000年末期股息  
(2000年重報：1,393,125,553股每股港幣0.38元1999年末期股息)

派發在結算日後及銀行股東登記截止日前根據認股計劃發行股份的上年度每股港幣0.45元的末期股息  
(2000年：每股港幣0.38元)

派發1,430,617,237股每股港幣0.21元的中期股息(2000年：1,406,256,964股每股港幣0.20元)

在結算日以後擬派但在該日仍未確認為負債的末期股息1,433,484,586股每股港幣0.33元  
(2000年：1,414,778,132股每股港幣0.45元)。

**10. Dividends**

2000 final dividend of HK\$0.45 per share on 1,414,778,132 shares, approved and paid (2000 restated : 1999 final dividend of HK\$0.38 per share on 1,393,125,553 shares)

Final dividend of HK\$0.45 (2000 : HK\$0.38 per share) per share paid in respect of the previous financial year on shares issued under the share option schemes subsequent to the balance sheet date and before the close of Register of Members of the Bank

Interim dividend paid of HK\$0.21 per share on 1,430,617,237 shares (2000 : HK\$0.20 per share on 1,406,256,964 shares)

Final dividend of HK\$0.33 per share on 1,433,484,586 shares (2000 : HK\$0.45 per share on 1,414,778,132 shares) proposed after the balance sheet date, not recognised as a liability at the balance sheet date.

2001  
港幣千元 HK\$'000

2000 重報 Restated  
港幣千元 HK\$'000

**636,650**

529,388

**1,821**

421

**300,430**

281,252

**938,901**

811,061

**473,050**

636,650

**11. 每股盈利**

## (a) 基本每股盈利

基本每股盈利乃按照溢利港幣1,599,806,000元(2000年重報：港幣1,887,078,000元)及年內已發行股份的加權平均數1,428,057,773股(2000年：1,404,239,697股)計算。

## (b) 攤薄每股盈利

2001年的攤薄每股盈利乃按照溢利港幣1,599,806,000元(2000年重報：港幣1,887,078,000元)及年內加權平均數1,431,632,696股普通股(2000年：1,409,280,781股)計算，並就所有潛在攤薄每股盈利的股份予以調整。

**11. Earnings Per Share**

## (a) Basic earnings per share

The calculation of basic earnings per share is based on earnings of HK\$1,599,806,000 (2000 restated : HK\$1,887,078,000) and on the weighted average of 1,428,057,773 (2000 : 1,404,239,697) shares outstanding during the year.

## (b) Diluted earnings per share

The calculation of diluted earnings per share is based on earnings of HK\$1,599,806,000 (2000 restated : HK\$1,887,078,000) and on 1,431,632,696 (2000 : 1,409,280,781) ordinary shares, being weighted average number of ordinary shares outstanding during the year, adjusted for the effects of all dilutive potential shares.

2001  
股份數目  
Number of shares of  
每股港幣 HK\$2.50 each

2000  
股份數目  
Number of shares of  
每股港幣 HK\$2.50 each

計算基本每股盈利的股份  
加權平均數  
被視為已發行的無代價普通股

Weighted average number of shares used in calculating  
basic earnings per share  
Deemed issue of ordinary shares for no consideration

**1,428,057,773**

1,404,239,697

**3,574,923**

5,041,084

計算攤薄每股盈利的股份  
加權平均數

Weighted average number of shares used in calculating  
diluted earnings per share

**1,431,632,696**

1,409,280,781

(c) 現金每股盈利

現金每股盈利乃按照基本每股盈利，經調整商譽攤銷後計算。此項附加資料被視為有助顯示業務表現的補充資料。

(c) Cash earnings per share

The calculation of cash earnings per share is based on basic earnings per share adjusted for goodwill amortised for the year. This supplementary information is considered a useful additional indication of performance.

## 12. 董事酬金

根據香港《公司條例》第161條規定公布董事酬金如下：

袍金  
薪金及其他酬金  
表現獎勵花紅  
退休金供款

除上述酬金外，執行董事更根據本銀行的僱員認股計劃獲授予認股權。有關此等實物收益的詳情載於董事會報告書的「認股權資料」內。

董事酬金的金額範圍如下：

## 12. Directors' Remuneration

Directors' remuneration disclosed pursuant to Section 161 of the Hong Kong Companies Ordinance is as follows :

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
Fees	1,279	1,141
Salaries and other emoluments	13,000	9,001
Performance-related bonuses	13,941	23,147
Pension contributions	1,200	430
	29,420	33,719

In addition to the above remuneration, Executive Directors were granted share options under the Bank's Staff Share Option Schemes. The details of these benefits in kind are disclosed under the paragraph "Information on Share Options" in the Report of the Directors.

The remuneration of the Directors is within the following bands:

港幣 HK\$	2001 董事人數 Number of directors	2000 董事人數 Number of directors
0 - 1,000,000	14	11
5,000,001 - 5,500,000	2	—
5,500,001 - 6,000,000	—	2
18,000,001 - 18,500,000	1	—
21,000,001 - 21,500,000	—	1

## 13. 5名薪酬最高的僱員

5名薪酬最高的僱員中包括執行董事，根據《香港聯合交易所證券上市規則》的規定，此等僱員的薪酬公布如下：

薪金及其他酬金  
表現獎勵花紅  
退休金供款

## 13. Five Top-paid Employees

The remuneration of the five top-paid employees, including Executive Directors, disclosed pursuant to the Listing Rules of The Stock Exchange of Hong Kong Limited is as follows:

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
Salaries and other emoluments	17,700	12,925
Performance-related bonuses	14,878	24,516
Pension contributions	1,575	686
	34,153	38,127



5名薪酬最高的僱員的金額範圍如下：

The remuneration of the five top-paid employees is within the following bands:

	2001 僱員人數 Number of employees	2000 僱員人數 Number of employees
港幣 HK\$		
2,500,001 - 3,000,000	1	2
3,000,001 - 3,500,000	1	—
5,000,001 - 5,500,000	2	—
5,500,001 - 6,000,000	—	2
17,500,001 - 18,000,000	1	—
21,000,001 - 21,500,000	—	1

## 14. 分部報告

本集團就其業務及地區的分部編製分部資料。由於業務分部較切合本集團內部財務資料的匯報形式，故此採用此業務分部資料為基本報告形式。

### (a) 業務分部

本集團經營以下主要業務分部：

個人銀行業務包括分行營運、個人電子網絡銀行服務、消費性貸款、按揭貸款及信用卡業務。

企業銀行業務包括企業借貸及銀團貸款、商業貸款、中小型企業貸款、證券業務貸款、信託服務、強制性公積金業務及企業電子網絡銀行服務。

投資銀行業務包括財資運作、股票經紀及買賣服務、網上證券買賣服務及資產管理。

其他業務包括銀行保險、與地產有關的業務、企業服務、公司秘書服務、股分登記及商業服務，以及離岸企業及信託服務。

未分類的業務項目主要包括中央管理層、銀行行址，以及其他未能合理分配予特定業務分部的業務活動。

## 14. Segment Reporting

Segment information is presented in respect of the Group's business and geographical segments. Business segment information is chosen as the primary reporting format because this is more relevant to the Group's internal financial reporting.

### (a) Business segments

The Group comprises the following main business segments:

Personal banking business includes branch operations, personal internet banking, consumer finance, property loans and credit card business.

Corporate banking business includes corporate lending and loan syndication, commercial lending, community lending, securities lending, trust services, mandatory provident fund business and corporate internet banking.

Investment banking business includes treasury operations, securities broking and dealing, provision of internet security trading services, and asset management.

Other businesses include bancassurance, insurance business, property-related business, corporate services, company secretarial services, share registration and business services, and offshore corporate and trust services.

Unallocated items mainly comprise the central management unit, bank premises, and any items which cannot be reasonably allocated to specific business segments.

## 賬項附註 (續)

	個人銀行	企業銀行	投資銀行	2001 其他	未分類	分部間之 交易抵銷	綜合總額
	Personal Banking 港幣千元 HK\$'000	Corporate Banking 港幣千元 HK\$'000	Investment Banking 港幣千元 HK\$'000	Others 港幣千元 HK\$'000	Unallocated 港幣千元 HK\$'000	Inter-segment elimination 港幣千元 HK\$'000	Consolidated 港幣千元 HK\$'000
<b>集團</b>	<b>The Group</b>						
淨利息收入	2,675,647	737,510	560,649	20,764	(17,152)	—	3,977,418
源自外界客戶的 其他經營收入	485,488	286,156	73,553	325,987	63,383	—	1,234,567
分部間之交易收入	17,462	63,613	239	—	142,819	(224,133)	—
經營收入總額	<u>3,178,597</u>	<u>1,087,279</u>	<u>634,441</u>	<u>346,751</u>	<u>189,050</u>	<u>(224,133)</u>	<u>5,211,985</u>
已扣除準備的 經營溢利	1,298,760	640,707	232,734	64,246	(317,615)	—	1,918,832
分部間之交易	191,019	(57,528)	4,748	—	(138,239)	—	—
經營利潤	1,489,779	583,179	237,482	64,246	(455,854)	—	1,918,832
本年減值損失 回撥 / (增加)	—	16,996	(502)	(3,412)	(4,222)	—	8,860
應佔聯營公司溢利 減虧損	(13)	1,772	37,061	(51,561)	—	—	(12,741)
其他未分類的 收入及支出							(24,095)
除稅前溢利							1,890,856
稅項							(279,119)
少數股東權益							(11,931)
股東應佔溢利							<u>1,599,806</u>
年度內折舊	(91,832)	(29,035)	(16,284)	(12,436)	(56,309)	—	(205,896)
商譽攤銷	—	—	—	(6,240)	(91,824)	—	(98,064)
分部資產	69,058,591	37,977,985	66,309,450	1,386,969	12,096	—	174,745,091
聯營公司投資	9,417	274,252	71,625	253,290	—	—	608,584
未分類資產							6,411,258
資產總額							<u>181,764,933</u>
分部負債	100,863,711	39,953,040	14,070,742	—	—	—	154,887,493
未分類負債							4,339,724
負債總額							<u>159,227,217</u>
年度內資本開支	86,175	57,640	1,629	26,117	168,548	—	340,109

		個人銀行 Personal Banking 港幣千元 HK\$'000	企業銀行 Corporate Banking 港幣千元 HK\$'000	投資銀行 Investment Banking 港幣千元 HK\$'000	2000 重報 Restated	未分類 Unallocated 港幣千元 HK\$'000	分部間之 交易抵銷 Inter-segment elimination 港幣千元 HK\$'000	綜合總額 Consolidated 港幣千元 HK\$'000
					其他 Others 港幣千元 HK\$'000			
<b>集團</b>	<b>The Group</b>							
淨利息收入	Net interest income	2,330,736	817,313	39,092	20,506	487,683	—	3,695,330
源自外界客戶的 其他經營收入	Other operating income from external customers	407,869	235,349	183,769	311,710	135,834	—	1,274,531
分部間之交易收入	Inter-segment income	20,906	83,348	269	—	144,140	(248,663)	—
經營收入總額	Total operating income	2,759,511	1,136,010	223,130	332,216	767,657	(248,663)	4,969,861
已扣除準備的 經營溢利	Operating profit after provisions	1,336,731	387,486	(54,743)	128,450	392,571	—	2,190,495
分部間之交易	Inter-segment transactions	211,819	(76,554)	5,090	—	(140,355)	—	—
經營利潤	Contribution from operations	1,548,550	310,932	(49,653)	128,450	252,216	—	2,190,495
本年減值損失增加	Increase in impairment loss for the year	—	(43,130)	—	—	—	—	(43,130)
應佔聯營公司溢利 減虧損	Share of profits less losses of associates	(1,351)	33,115	2,913	17,201	—	—	51,878
其他未分類的 收入及支出	Other unallocated income and expenses							(18,496)
除稅前溢利	Profit before taxation							2,180,747
稅項	Taxation							(289,541)
少數股東權益	Minority interests							(4,128)
股東應佔溢利	Profit attributable to shareholders							1,887,078
年度內折舊	Depreciation for the year	(80,508)	(17,564)	(11,433)	(6,774)	(54,116)	—	(170,395)
商譽攤銷	Amortisation of goodwill	—	—	—	(2,143)	(13,646)	—	(15,789)
分部資產	Segment assets	68,246,818	35,059,049	67,433,630	1,259,014	(19,306)	—	171,979,205
聯營公司投資 未分類資產	Investments in associates Unallocated assets	5,429	278,691	55,373	350,715	20,418	—	710,626
資產總額	Total assets							6,478,419
								179,168,250
分部負債	Segment liabilities	104,749,719	33,997,531	15,395,781	—	—	—	154,143,031
未分類負債	Unallocated liabilities							4,937,100
負債總額	Total liabilities							159,080,131
年度內資本開支	Capital expenditure incurred during the year	149,623	76,524	67,359	32,187	662,664	—	988,357

## (b) 地區分部

按地區分部之資料是根據附屬公司的主要業務所在地點，或就本銀行而言，則按負責報告業績或將資產入賬之分行地點予以劃分。

## (b) Geographical Segments

The information concerning geographical analysis has been classified by the location of the principal operations of the subsidiaries, or in the case of the Bank itself, of the location of the branches of the Bank responsible for reporting the results or booking the assets.

		2001					
		香港	中國	其他亞洲國家	其他	分部間之交易抵銷	綜合總額
		Hong Kong	People's Republic of China	Other Asian Countries	Others	Inter-segment elimination	Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集團	The Group						
源自外界客戶的經營收入	Operating income from external customers	4,415,205	352,650	144,560	299,570	—	5,211,985
資產總額	Total assets	162,843,922	11,988,382	12,290,207	28,438,366	(33,795,944)	181,764,933
年度內資本開支	Capital expenditure during the year	141,115	173,142	1,482	24,370	—	340,109
		2000 重報 Restated					
		香港	中國	其他亞洲國家	其他	分部間之交易抵銷	綜合總額
		Hong Kong	People's Republic of China	Other Asian Countries	Others	Inter-segment elimination	Consolidated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集團	The Group						
源自外界客戶的經營收入	Operating income from external customers	4,180,179	383,777	144,122	261,783	—	4,969,861
資產總額	Total assets	162,971,558	11,039,103	11,290,220	23,448,173	(29,580,804)	179,168,250
年度內資本開支	Capital expenditure during the year	966,877	10,509	1,973	8,998	—	988,357

## 15. 現金及短期資金

## 15. Cash and Short-term Funds

		集團 The Group		銀行 The Bank	
		2001	2000	2001	2000
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
現金及在銀行和其他金融機構的結存	Cash and balances with banks and other financial institutions	1,524,229	1,449,002	1,334,996	1,218,983
通知及短期存款	Money at call and short notice	38,711,780	40,992,098	32,481,140	33,920,612
國庫債券	Treasury bills	3,524,578	3,599,664	3,474,646	3,463,934
		43,760,587	46,040,764	37,290,782	38,603,529



## 賬項附註 (續)

### (b) 持至到期的債務證券(附註25)

	集團 The Group		銀行 The Bank	
	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
上市	Listed			
- 在香港	55,988	91,262	—	—
- 在香港以外地區	1,076,639	1,132,577	867,644	761,446
	<b>1,132,627</b>	1,223,839	<b>867,644</b>	761,446
非上市	<b>1,301,234</b>	1,578,265	<b>783,831</b>	526,896
	<b>2,433,861</b>	2,802,104	<b>1,651,475</b>	1,288,342
上市證券市值	Market value of listed securities			
	<b>1,149,710</b>	1,178,439	<b>877,467</b>	725,789
發行機構：	Issued by:			
- 中央政府和中央銀行	29,827	33,830	18,121	18,237
- 公營機構	127,021	—	—	—
- 銀行及其他金融機構	835,018	1,450,284	626,329	701,621
- 企業	1,441,995	1,317,990	1,007,025	568,484
	<b>2,433,861</b>	2,802,104	<b>1,651,475</b>	1,288,342

### (b) Held-to-maturity debt securities (Note 25)

### (c) 投資證券

	集團 The Group		銀行 The Bank	
	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
非上市	Unlisted			
- 股份證券	181,141	188,394	134,226	132,044
- 債務證券(附註25)	20,205	17,401	9,592	6,180
	<b>201,346</b>	205,795	<b>143,818</b>	138,224
發行機構：	Issued by:			
- 中央政府和中央銀行	12,398	8,112	—	—
- 銀行及其他金融機構	403	—	—	—
- 企業	105,829	143,910	67,454	85,511
- 其他	82,716	53,773	76,364	52,713
	<b>201,346</b>	205,795	<b>143,818</b>	138,224

### (c) Investment securities



**17. 已扣除準備之貸款及其他賬項 17. Advances and Other Accounts less Provisions**

(a) 客戶貸款及其他賬項

(a) Advances to customers and other accounts

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
客戶貸款 (附註25)	108,174,562	103,993,959	89,475,189	81,530,803
銀行及其他金融機構貸款 (附註25)	560,649	510,625	560,649	510,625
應計利息及其他賬項	3,037,584	3,058,343	3,687,602	3,751,594
	<b>111,772,795</b>	<b>107,562,927</b>	<b>93,723,440</b>	<b>85,793,022</b>
減：壞賬及呆賬準備				
— 特殊	601,150	671,226	437,679	520,695
— 一般	1,320,087	1,270,573	1,029,791	953,710
	<b>109,851,558</b>	<b>105,621,128</b>	<b>92,255,970</b>	<b>84,318,617</b>

(b) 2001年貸款及其他賬項的準備

(b) Provision against advances and other accounts for 2001

	集團 The Group						總額 Total	懸欠利息 * Suspended Interest *
	客戶貸款及其他賬項 Advances to customers and other accounts		貿易票據及其他 Trade bills and others		總額 Total			
	特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000	特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000	特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000		
1月1日 At 1st January	671,226	1,270,573	—	4,787	671,226	1,275,360	741,039	
記入損益賬的 新準備 New provisions charged to profit and loss account	739,767	328,133	339	2,156	740,106	330,289	—	
撥回損益賬的 準備 Provisions released back to profit and loss account	(517,715)	(116,468)	(224)	(3,603)	(517,939)	(120,071)	—	
撇銷額 Amounts written off	(638,055)	(156,643)	(339)	—	(638,394)	(156,643)	(495,408)	
收回額 Recoveries	343,531	—	224	—	343,755	—	—	
年內懸欠利息 Interest suspended during the year	—	—	—	—	—	—	424,329	
懸欠利息收回 Suspended interest recovered	—	—	—	—	—	—	(101,827)	
經收購附屬公司 的增置 Additions through acquisition of subsidiaries	727	4,390	—	—	727	4,390	651	
其他變動 Other movements	5,598	(5,126)	—	(60)	5,598	(5,186)	—	
匯兌調整 Exchange adjustments	(3,929)	(4,772)	—	(131)	(3,929)	(4,903)	(2,138)	
12月31日 At 31st December	<b>601,150</b>	<b>1,320,087</b>	<b>—</b>	<b>3,149</b>	<b>601,150</b>	<b>1,323,236</b>	<b>566,646</b>	

## 賬項附註 (續)

		銀行 The Bank				總額		懸欠利息 *
		客戶貸款及其他賬項		貿易票據及其他				Suspended Interest *
		Advances to customers and other accounts		Trade bills and others		Total		
		特殊 Specific	一般 General	特殊 Specific	一般 General	特殊 Specific	一般 General	港幣千元
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1月1日	At 1st January	520,695	953,710	—	4,445	520,695	958,155	556,677
經與中國聯合銀行 合併的增置	Addition through merger with UCB	12,026	42,015	—	—	12,026	42,015	23,529
記入損益賬的 新準備	New provisions charged to profit and loss account	579,207	264,439	44,759**	1,876	623,966	266,315	—
撥回損益賬的 準備	Provisions released back to profit and loss account	(457,006)	(112,344)	(224)	(3,278)	(457,230)	(115,622)	—
撇銷額	Amounts written off	(530,218)	(113,148)	(339)	—	(530,557)	(113,148)	(361,441)
收回額	Recoveries	316,755	—	224	—	316,979	—	—
年內懸欠利息	Interest suspended during the year	—	—	—	—	—	—	389,445
懸欠利息收回	Suspended interest recovered	—	—	—	—	—	—	(91,076)
其他變動	Other movements	—	(739)	—	(59)	—	(798)	—
匯兌調整	Exchange adjustments	(3,780)	(4,142)	—	(132)	(3,780)	(4,274)	(2,133)
12月31日	At 31st December	437,679	1,029,791	44,420	2,852	482,099	1,032,643	515,001

\*\* 已包括為一家附屬公司欠款提撥  
港幣 44,420,000 元之準備。

\*\* Included a provision for an amount due from a subsidiary of HK\$44,420,000.

### 2000年貸款及其他賬項的準備

### Provision against advances and other accounts for 2000

		集團 The Group				總額		懸欠利息 *
		客戶貸款及其他賬項		貿易票據及其他				Suspended Interest *
		Advances to customers and other accounts		Trade bills and others		Total		
		特殊 Specific	一般 General	特殊 Specific	一般 General	特殊 Specific	一般 General	港幣千元
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
1月1日	At 1st January	2,398,805	1,199,573	4,513	3,981	2,403,318	1,203,554	539,759
記入損益賬的新 準備	New provisions charged to profit and loss account	860,683	134,020	10,391	1,344	871,074	135,364	—
撥回損益賬的 準備	Provisions released back to profit and loss account	(288,559)	(25,508)	(10,951)	(806)	(299,510)	(26,314)	—
撇銷額	Amounts written off	(2,619,892)	(56,414)	(5,171)	—	(2,625,063)	(56,414)	(356,361)
收回額	Recoveries	109,592	1,957	1,201	—	110,793	1,957	—
年內懸欠利息	Interest suspended during the year	—	—	—	—	—	—	598,245
懸欠利息收回	Suspended interest recovered	—	—	—	—	—	—	(194,832)
經收購附屬公司 的增置	Additions through acquisition of subsidiaries	61,998	176,763	—	342	61,998	177,105	156,403
其他變動	Other movements	149,584	(156,410)	—	—	149,584	(156,410)	—
匯兌調整	Exchange adjustments	(985)	(3,408)	17	(74)	(968)	(3,482)	(2,175)
12月31日	At 31st December	671,226	1,270,573	—	4,787	671,226	1,275,360	741,039

		銀行 The Bank						懸欠利息* Suspended Interest*
		客戶貸款及其他賬項 Advances to customers and other accounts		貿易票據及其他 Trade bills and others		總額 Total		
		特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000	特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000	特殊 Specific 港幣千元 HK\$'000	一般 General 港幣千元 HK\$'000	
1月1日	At 1st January	2,205,796	1,096,110	4,513	3,981	2,210,309	1,100,091	499,347
記入損益賬的 新準備	New provisions charged to profit and loss account	808,567	103,741	10,391	1,344	818,958	105,085	—
撥回損益賬的 準備	Provisions released back to profit and loss account	(273,472)	(25,196)	(10,951)	(806)	(284,423)	(26,002)	—
撇銷額	Amounts written off	(2,470,576)	(56,414)	(5,171)	—	(2,475,747)	(56,414)	(320,940)
收回額	Recoveries	101,082	1,957	1,201	—	102,283	1,957	—
年內懸欠利息	Interest suspended during the year	—	—	—	—	—	—	563,810
懸欠利息收回	Suspended interest recovered	—	—	—	—	—	—	(183,519)
其他變動	Other movements	149,682	(163,311)	—	—	149,682	(163,311)	—
匯兌調整	Exchange adjustments	(384)	(3,177)	17	(74)	(367)	(3,251)	(2,021)
12月31日	At 31st December	520,695	953,710	—	4,445	520,695	958,155	556,677

\* 僅與客戶貸款及其他賬項相關

\*Relating only to Advances to customers and other accounts

(c) 利息撥入暫記賬或已停止累計利息的貸款

(c) Advances on which interest is being placed in suspense or on which interest accrual has ceased

		集團 The Group		銀行 The Bank	
		2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
客戶貸款總額	Gross advances to customers	3,320,032	3,745,208	2,974,193	3,345,388
佔客戶貸款總額百分比	As percentage of total advances to customers	3.07%	3.60%	3.32%	4.10%
特殊準備	Specific provisions	490,414	550,197	436,890	484,926
懸欠利息	Suspended interest	566,646	741,039	515,001	556,677

**18. 客戶貸款 - 融資租賃及租購合約的淨投資額**

本項目包括以融資租賃及具融資租賃性質租購合約所租出的設備。

根據融資租賃及租購合約應收的最低租賃付款總額，及其現值如下：

**18. Advances to Customers - Net Investment in Finance Leases and Hire Purchase Contracts**

Advances to customers include equipment leased under finance leases and hire purchase contracts having the characteristics of finance leases.

The total minimum lease payments receivable under finance leases and hire purchase contracts, and their present values are as follows:

## 賬項附註 (續)

		2001 最低租賃 付款現值 Present value of the minimum lease payments 港幣千元 HK\$'000	2001 相關未來 利息收入 Interest income relating to future periods 港幣千元 HK\$'000	2001 最低租賃 付款總額 Total minimum lease payments 港幣千元 HK\$'000	2000 最低租賃 付款現值 Present value of the minimum lease payments 港幣千元 HK\$'000	2000 相關未來 利息收入 Interest income relating to future periods 港幣千元 HK\$'000	2000 最低租賃 付款總額 Total minimum lease payments 港幣千元 HK\$'000
<b>集團</b>	<b>The Group</b>						
應收賬款：	Amounts receivable:						
1年以內	Within one year	493,561	140,265	633,826	393,925	233,317	627,242
1年以後至 5年內	After one year but within five years	1,040,545	349,550	1,390,095	968,749	621,160	1,589,909
5年以後	After five years	1,664,521	440,887	2,105,408	1,337,227	933,887	2,271,114
		<b>3,198,627</b>	<b>930,702</b>	<b>4,129,329</b>	2,699,901	1,788,364	4,488,265
壞賬及呆賬 準備	Provisions for bad and doubtful debts	4,262			5,871		
融資租賃及 租購合約的 淨投資額*	Net investment in finance leases and hire purchase contracts*	3,194,365			2,694,030		

\* 此金額視作應收賬計入資產負債表，但並無累計未來相關的利息收入。

集團購入用作以融資租賃及租購合約出租資產的成本分別為港幣407,519,000元(2000年：港幣291,937,000元)及港幣4,381,571,000元(2000年：港幣4,027,443,000元)。

\* This is the amount that is carried on the balance sheet as a receivable. No accrual is made for the interest income relating to future periods.

The cost of assets acquired by the Group for the purpose of letting under finance leases and hire purchase contracts amounted to HK\$407,519,000 (2000: HK\$291,937,000) and HK\$4,381,571,000 (2000: HK\$4,027,443,000) respectively.

## 19. 附屬公司投資

## 19. Investments in Subsidiaries

		銀行 The Bank	
		2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
上市股份(原值)	Unlisted shares, at cost	6,025,563	6,730,090
減：減值損失	Less: impairment loss	(47,265)	(8,365)
		<b>5,978,298</b>	6,721,725

收購附屬公司：

於2000年年底，本集團收購第一太銀控股有限公司84.55%的權益，並於2001年4月完成收購該公司100%的股權。第一太銀控股有限公司為持有第一太平銀行的控股公司，而第一太平銀行則為提供銀行服務。

本集團另於2001年8月14日購入美國加州的大興銀行，作價為港幣 272,913,000元 (35,000,000美元)。大興銀行主要為亞裔社群提供服務，是一家提供全面服務的商業銀行，主要為美國加州個人及中小型企业提供進出口貿易融資服務。

此外，本集團於2001年6月30日購入雅柏勤證券登記有限公司60.1%的實際權益，作價為港幣18,960,000元。雅柏勤證券登記有限公司提供企業服務，包括證券登記及其他商業服務。

Acquisition of subsidiaries:

At the end of 2000, the Group acquired up to 84.55% of FPB Bank Holding Company Limited, and completed the acquisition of 100% shareholding in April 2001. FPB Bank Holding Company Limited is a company holding First Pacific Bank Limited, which is engaged in the provision of banking services.

The Group acquired 100% interest in Grand National Bank in California on 14th August, 2001 for a cost of HK\$272,913,000 (US\$35,000,000). Grand National Bank, which focuses on the Asian community, is a full service commercial bank specialising in import and export trade financing to individuals and small to medium size businesses in Southern California, the United States.

The Group also acquired an effective interest of 60.1% in Abacus Share Registrars Limited on 30th June, 2001 for a cost of HK\$18,960,000. Abacus Share Registrars Limited is engaged in the provision of corporate services including share registration and other business services.

此等公司的詳情如下 Details of these companies are as follows:-

附屬公司 Subsidiaries

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 % of ordinary shares held The Bank	本集團所佔權益 The Group	
雅柏勤證券登記有限公司 Abacus Share Registrars Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	證券登記服務 Share registrar services
東亞銀行（信託）有限公司 Bank of East Asia (Trustees) Limited	香港 Hong Kong	港幣 HK\$150,000,000 元	100%		信託服務 Trustee
BEA Pacific Bank (Vanuatu) Limited (前 formerly FP Bank (Vanuatu) Limited)	瓦努瓦圖 Vanuatu	US\$100,000 美元		100%	離岸銀行 Offshore banking
BEA Pacific Holding Company Limited (前第一太銀控股有限公司) (formerly FPB Bank Holding Company Limited)	百慕達 Bermuda	港幣 HK\$1,248,000,000 元	100%		投資控股公司 Investment holding company
BEA Pacific Limited (前 formerly FPB Asia Limited)	香港 Hong Kong	US\$13,000,000 美元		100%	投資控股 Investment holding
BEA Pacific Nominee Limited (前 formerly FPB Nominee Limited)	香港 Hong Kong	港幣 HK\$10,000 元		100%	受託代管、信託 及有關服務 Nominees, trustees and other related services
Becmac Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	股東代名人 Nominee shareholder
Best Cyber Limited	香港 Hong Kong	港幣 HK\$2 元		100%	不活躍 Dormant
藍十字（亞太） 保險有限公司 Blue Cross (Asia-Pacific) Insurance Limited	香港 Hong Kong	港幣 HK\$181,000,000 元 * 港幣 HK\$8,000,000 元 **	100%		保險 Insurance
Camceb Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	股東代名人 Nominee shareholder
Cane Garden Bay Limited	英屬處女羣島 BVI	US\$1,000 美元		100%	受託代管服務 Nominee services
Cheam Holdings Limited	英屬處女羣島 BVI	US\$1 美元		60.1%	董事及股東代名人 Nominee director and shareholder
Cheam Nominees Limited	英屬處女羣島 BVI	US\$1 美元		60.1%	董事及股東代名人 Nominee director and shareholder
EA China Finance Limited	英屬處女羣島 BVI	US\$2,350,000 美元		100%	投資控股 Investment holding



公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 % of ordinary shares held The Group	
EA Nominees Limited	香港 Hong Kong	港幣 HK\$1,000 元		100%	投資控股 Investment holding
EA Securities Limited	香港 Hong Kong	港幣 HK\$2 元		100%	投資控股 Investment holding
東亞資產管理有限公司 East Asia Asset Management Company Limited	香港 Hong Kong	港幣 HK\$10,000,000 元	100%		資產管理 Asset management
East Asia Corporate Services (BVI) Limited	英屬處女羣島 BVI	US\$250,000 美元	100%		企業服務 Corporate services
East Asia Corporate Services (Nominees) Ltd.	英屬處女羣島 BVI	US\$1,000 美元		100%	受託代管服務 Nominee services
東亞授信有限公司 East Asia Credit Company Limited	香港 Hong Kong	港幣 HK\$75,000,000 元	100%		一般金融服務 General financial services
東亞設施管理有限公司 East Asia Facility Management Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	設施管理 Facility management
東亞財務有限公司 East Asia Finance Company, Limited	香港 Hong Kong	港幣 HK\$100,000,000 元	100%		一般金融服務 General financial services
East Asia Financial Holding (BVI) Limited	英屬處女羣島 BVI	US\$1 美元	100%		後償票據發行人 Issuer of subordinated notes
East Asia Financial Services (BVI) Ltd.	英屬處女羣島 BVI	US\$14,470,000 美元	100%		投資控股 Investment holding
東亞期貨有限公司 East Asia Futures Limited	香港 Hong Kong	港幣 HK\$7,000,000 元	100%		期權及期貨買賣 Options and futures trading
East Asia Holding Company, Inc.	美國 U.S.A.	US\$5 美元	100%		控股公司 Holding company
East Asia Holdings (BVI) Limited	英屬處女羣島 BVI	US\$2 美元		100%	受託代管服務 Nominee services
East Asia Indonesian Holdings Ltd.	毛里裘斯 Mauritius	US\$2 美元		100%	投資控股 Investment holding
東亞保險經紀有限公司 East Asia Insurance Brokers Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		保險經紀 Insurance broking
東亞投資控股有限公司 East Asia Investment Holdings Limited	香港 Hong Kong	港幣 HK\$100,000,000 元	100%		證券買賣 Securities trading
East Asia Investments Holdings (BVI) Ltd.	英屬處女羣島 BVI	港幣 HK\$186,038,725 元	100%		投資控股 Investment holding

## 賬項附註 (續)

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 % of ordinary shares held The Group	
East Asia Liquidators Ltd.	英屬處女羣島 BVI	US\$1 美元		100%	清盤人 Provision of liquidation services
East Asia Marketing Limited	英屬處女羣島 BVI	US\$1 美元	100%		推廣服務 Marketing services
東亞媒介服務有限公司 East Asia Media Services Limited	香港 Hong Kong	港幣 HK\$100,000 元	100%		廣告代理 Advertising agency
東亞物業控股有限公司 East Asia Properties Holding Company Limited	香港 Hong Kong	港幣 HK\$10,000 元	100%		投資控股 Investment holding
東亞物業投資有限公司 East Asia Properties Investment Company Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	物業持有 Property holding
East Asia Properties (US), Inc.	美國 U.S.A.	US\$5 美元		100%	物業持有 Property holding
東亞物業代理(中國)有限公司 East Asia Property Agency (China) Company Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		物業代理 Property agency
東亞物業代理有限公司 East Asia Property Agency Company Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		物業代理 Property agency
東亞物業代理(上海)有限公司 East Asia Property Agency (Shanghai) Limited	中國 PRC	US\$200,000 美元		100%	物業代理 Property agency
東亞物業發展(上海)有限公司 East Asia Property Development (Shanghai) Limited	香港 Hong Kong	港幣 HK\$1,000 元		100%	投資控股 Investment holding
East Asia Property Holdings (Jersey) Limited	喬西島 Jersey	STG £9 英鎊	100%		物業持有 Property holding
東亞物業管理(中國)有限公司 East Asia Property Management (China) Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	物業管理 Property management
East Asia Secretarial Services Ltd.	英屬處女羣島 BVI	US\$1 美元		100%	秘書服務 Secretarial services
東亞秘書有限公司 East Asia Secretaries Limited	香港 Hong Kong	港幣 HK\$20 元	100%		秘書服務 Secretarial services
East Asia Secretaries (BVI) Limited	英屬處女羣島 BVI	港幣 HK\$66,425,000 元		75%	投資控股 Investment holding
東亞證券有限公司 East Asia Securities Company Limited	香港 Hong Kong	港幣 HK\$25,000,000 元	100%		證券買賣 Securities broking
East Asia Securities Inc.	加拿大 Canada	加幣 C\$150,000 元		100%	互惠基金 Mutual fund
East Asia Strategic Holdings Limited	英屬處女羣島 BVI	US\$13,655,000 美元	100%		投資控股 Investment holding

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 % of ordinary shares held The Group	
Elemen Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	股東代名人 Nominee shareholder
Essex Nominees Limited	英屬處女羣島 BVI	US\$1 美元		100%	受託代管服務 Nominee services
Far East Bank Nominees Limited	香港 Hong Kong	港幣 HK\$4 元		100%	不活躍 Dormant
FEB (1989) Limited	香港 Hong Kong	港幣 HK\$689,000,050 元 * 港幣 HK\$269,384,950 元 ***		100%	投資控股 Investment holding
第一太平銀行有限公司 First Pacific Bank Limited	香港 Hong Kong	港幣 HK\$1,080,000,000 元		100%	商業銀行 Commercial banking
FPB Financial Services Limited	香港 Hong Kong	港幣 HK\$2 元		100%	不活躍 Dormant
準誠證券登記有限公司 Friendly Registrars Limited	香港 Hong Kong	港幣 HK\$10,000 元		60.1%	證券登記服務 Share registrar services
Full Length (T) Co., Ltd.	薩摩亞 Samoa	US\$1 美元		60.1%	信託公司 Trustee company
Global Success Ltd.	英屬處女羣島 BVI	US\$2,310,000 美元		100%	投資控股 Investment holding
Golden Empire International Inc.	英屬處女羣島 BVI	US\$10,000 美元		100%	物業投資 Property investment
Golden Properties Finance Ltd.	英屬處女羣島 BVI	港幣 HK\$78,000 元		100%	按揭財務 Mortgage financing
Golden Queen International Ltd.	英屬處女羣島 BVI	US\$10,000 美元		100%	物業投資 Property investment
Golden Wings International Ltd.	英屬處女羣島 BVI	US\$10,000 美元		100%	物業投資 Property investment
Goldmond Company Limited	英屬處女羣島 BVI	US\$10,000 美元		100%	物業投資 Property investment
大興銀行 Grand National Bank	美國 U.S.A.	US\$4,000,000 美元		100%	銀行 Banking
Incomepoint Limited	英屬處女羣島 BVI	港幣 HK\$50,000 元	100%		投資控股 Investment holding
Leader One Limited	英屬處女羣島 BVI	US\$1 美元	100%		投資控股 Investment holding
領皇投資有限公司 Linkwall Investments Limited	香港 Hong Kong	港幣 HK\$4 元		60.1%	信託人及股東代名人 Trustee and nominee shareholder
Maccabee (Nominees) Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director

## 賬項附註 (續)

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 % of ordinary shares held The Group	
Mache Holdings Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	董事及股東代名人 Nominee director and shareholder
Mache Nominees Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	董事及股東代名人 Nominee director and shareholder
Mactors Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director
廣進證券登記有限公司 Progressive Registration Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	證券登記服務 Share registrar services
Red Phoenix Limited	香港 Hong Kong	港幣 HK\$2 元	100%		汽車租賃 Car renting
Rontors Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director
Rosland Corporate Management Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事及股東代名人 Nominee director and shareholder
昇達一人有限公司 Santo Kilda, Sociedade Unipessoal Limitada (前 formerly Santo Kilda, Limitada)	澳門 Macau	澳門幣 MOP25,000 元		60.1%	董事代名人 Nominee director
秘書商業服務有限公司 Secretaries Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	公司秘書、證券 登記及商業服務 Secretarial, share registration and business services
Secretaries.com Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	不活躍 Dormant
上海東衍物業管理有限公司 Shanghai Dong Yan Property Management Limited	中國 PRC	人民幣 RMB500,000 元		100%	物業管理 Property management
標準證券登記有限公司 Standard Registrars Limited	香港 Hong Kong	港幣 HK\$1,000 元 * 港幣 HK\$2 元 ***		60.1%	證券登記服務 Share registrar services
德續有限公司 Tabernacle Assets Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	信託保障及股東代名人 Protector of trust and nominee shareholder
Tengis Holdings Limited (現稱 now known as Tricor Holdings Limited)	英屬處女羣島 BVI	US\$1 美元		70.8%	投資控股 Investment holding
東亞銀行 (英屬處女羣島) 有限公司 The Bank of East Asia (BVI) Limited	英屬處女羣島 BVI	US\$1,000,000 美元	100%		銀行服務 Banking services
加拿大東亞銀行 The Bank of East Asia (Canada)	加拿大 Canada	加幣 C\$33,000,000 元	100%		銀行服務 Banking services

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 % of ordinary shares held The Group	
東亞銀行受託代管有限公司 The Bank of East Asia (Nominees) Limited	香港 Hong Kong	港幣 HK\$10,000 元	100%		受託代管服務 Nominee services
東亞銀行受託代管有限公司 (新加坡) The Bank of East Asia (Nominees) Private Limited	新加坡 Singapore	新加坡幣 S\$10,000 元	100%		受託代管服務 Nominee services
The Bank of East Asia Nominees (UK) Limited	英國 U.K.	STG £ 2 英鎊	50%	100%	受託代管服務 Nominee services
Time(T) No.1 Ltd.	薩摩亞 Samoa	US\$1 美元		60.1%	信託公司 Trustee company
Time(T) No.2 Ltd.	薩摩亞 Samoa	US\$1 美元		60.1%	信託公司 Trustee company
Top Cyber Profits Limited	英屬處女羣島 BVI	US\$1 美元		100%	投資控股 Investment holding
平安旅遊有限公司 Toursafe Limited	香港 Hong Kong	港幣 HK\$20 元		100%	不活躍 Dormant
大吉旅遊有限公司 Travelguard Limited	香港 Hong Kong	港幣 HK\$2 元		100%	不活躍 Dormant
Travelsafe Limited	香港 Hong Kong	港幣 HK\$20 元		100%	保險 Insurance
Trident Corporate Management Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事及股東代名人 Nominee director and shareholder
Trident Nominees Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	信託公司 Trustee company
東盛期貨有限公司 Tung Shing Futures Limited	香港 Hong Kong	港幣 HK\$2 元	100%		不活躍 Dormant
Tung Shing Holdings (BVI) Limited	英屬處女羣島 BVI	US\$2 美元	100%		投資控股 Investment holding
東盛證券有限公司 Tung Shing Securities Company Limited	香港 Hong Kong	港幣 HK\$2 元	100%		不活躍 Dormant
UCB Limited (前中國聯合銀行有限公司) (formerly United Chinese Bank Limited)	香港 Hong Kong	港幣 HK\$100 元	100%		不活動 Inactive
中國聯合財務有限公司 United Chinese Finance Company Limited	香港 Hong Kong	港幣 HK\$10,000,000 元	100%		不活躍 Dormant
中國聯合受託代管有限公司 United Chinese (Nominee) Limited	香港 Hong Kong	港幣 HK\$10,000 元	100%		受託代管服務 Nominee services
W.T. (Secretaries) Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	公司秘書服務 Secretarial services

## 賬項附註 (續)

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
偉超有限公司 Wai Chiu Company Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	董事及股東代名人 Nominee director and shareholder
偉合有限公司 Wai Hop Company Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	董事及股東代名人 Nominee director and shareholder
Walker St. Land Corp.	美國 U.S.A.	US\$0.10 美元	100%		物業持有 Property holding

\* 普通股 Ordinary Shares  
 \*\* 可贖回優先股 Redeemable Preference Shares  
 \*\*\* 無投票權遞延股票 Non-voting Deferred Shares

Note: BVI denotes British Virgin Islands and PRC denotes People's Republic of China.

### 合作合營企業 Co-operative Joint Ventures

公司名稱 Name of company	成立及營業地點 Place of establishment and operation	已發行/已投入註冊資本 Issued/ Contributed registered capital	溢利分配比率		業務性質 Nature of business
			本銀行 The Bank	本集團 The Group	
東亞物業代理(廣州)有限公司 East Asia Property Agency (Guangzhou) Limited	中國 PRC	港幣 HK\$1,000,000 元		100%	物業代理 Property agency
東亞物業管理(廣州)有限公司 East Asia Property Management (Guangzhou) Limited	中國 PRC	港幣 HK\$600,000 元		100%	物業管理 Property management

## 20. 聯營公司投資

## 20. Investments in Associates

		集團 The Group		銀行 The Bank	
		2001	2000	2001	2000
		重報 Restated	重報 Restated	重報 Restated	重報 Restated
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
非上市股份(原值)	Unlisted shares, at cost	—	—	490,277	451,397
應佔淨資產	Share of net assets	650,078	757,930	—	—
未經攤銷的商譽	Goodwill unamortised	1,154	4,204	—	—
		651,232	762,134	490,277	451,397
減：減值損失	Less: impairment loss	(42,648)	(51,508)	(295,788)	(241,242)
		608,584	710,626	194,489	(210,155)



此等公司詳情如下 Details of these companies are as follows:-

**聯營公司 Associates**

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	普通股		優先股	業務性質 Nature of business
		本銀行所佔權益 % of ordinary shares held The Bank	本集團所佔權益 The Group	本集團所佔權益 % of preference shares held The Group	
Asia Strategic Capital Limited	英屬處女羣島 BVI		30%		投資控股 Investment holding
Asian Capital Equities, Inc.	菲律賓 Philippines		27%		股票買賣 Stock dealing
興明泰（香港）貿易有限公司 Cementhai Trading (Hong Kong) Limited	香港 Hong Kong	20%			貿易 Trading
中國國際財務有限公司（深圳） China International Finance Company Limited (Shenzhen)	中國 PRC	25%			一般金融服務 General financial services
奔馳財務中國有限公司 DaimlerChrysler Services China Limited (前 formerly debis Financial Services China Limited)	香港 Hong Kong		20%		租賃及財務服務 Financing and leasing services
East Asia (AEA) Capital Corporation	菲律賓 Philippines		35%		投資銀行 Investment banking
東亞興業有限公司 East Asia Heller Limited	香港 Hong Kong	50%			貼現 Factoring
East Asia MBK Limited	英屬處女羣島 BVI		50%	50%	投資控股 Investment holding
海南國際財務有限公司 Hainan International Finance Company Limited	中國 PRC	35%			一般金融服務 General financial services
iBrandDirect.com (Holdings) Limited	開曼羣島 Cayman Islands		33.3%		投資控股 Investment holding
工商東亞金融控股有限公司 ICEA Finance Holdings Limited	英屬處女羣島 BVI	25%			投資控股 Investment holding
Platinum Holdings Company Limited	開曼羣島 Cayman Islands	30%			投資控股 Investment holding
PT Bank Daiwa Perdanía	印尼 Indonesia		24.5%		銀行及有關金融服務 Banking & related financial services
上海國際財務有限公司 Shanghai International Finance Company Limited	中國 PRC	25%			清盤中 In liquidation
大峰頂證券私人有限公司 Summit Securities (S) Pte. Ltd.	新加坡 Singapore	24%			清盤中 In liquidation

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	普通股 本銀行所佔權益 本集團所佔權益		優先股 本集團所佔權益	業務性質 Nature of business
		% of ordinary shares held The Bank	The Group	% of preference shares held The Group	
申發企業有限公司 Sunfire Enterprises Limited	英屬處女羣島 BVI		20%		物業發展 Property development
Transatlantic Trust Corporation	加拿大 Canada	20%			信託管理 Administration of trusts
遠洋保險有限公司 Trans-Ocean Insurance Company, Limited	香港 Hong Kong	48.7%			保險 Insurance
鼎協租賃國際有限公司 Trilease International Limited	香港 Hong Kong	20%			租賃 Leasing

Note: BVI denotes British Virgin Islands and PRC denotes People's Republic of China.

## 21. 商譽

## 21. Goodwill

		集團 The Group 銀行 The Bank	
		2001 港幣千元 HK\$'000	2001 港幣千元 HK\$'000
成本	Cost		
1月1日	At 1st January	1,645,623	—
經與中國聯合銀行合併的增置	Addition through merger with UCB	—	158,593
經收購附屬公司的增置	Additions through acquisition of subsidiaries	389,978	—
12月31日	At 31st December	2,035,601	158,593
累計攤銷	Accumulated amortisation		
1月1日	At 1st January	51,551	—
經與中國聯合銀行合併的增置	Addition through merger with UCB	—	43,613
年度內攤銷	Amortisation for the year	98,064	7,930
12月31日	At 31st December	149,615	51,543
2001年12月31日賬面值	Carrying amount at 31st December, 2001	1,885,986	107,050
2000年12月31日賬面值 (重報)	Carrying amount at 31st December, 2000 (restated)	1,594,072	—

**22. 固定資產****22. Fixed Assets**

	集團 The Group			
	行址 Bank Premises 港幣千元 HK\$'000	傢俬、裝修及設備 Furniture, Fixtures and Equipment 港幣千元 HK\$'000	投資物業 Investment Properties 港幣千元 HK\$'000	總額 Total 港幣千元 HK\$'000
成本或估值	Cost or valuation			
2001年1月1日	4,015,063	1,405,937	500,906	5,921,906
增置	153,897	168,555	—	322,452
經收購附屬公司的增置				
	10,825	6,832	—	17,657
轉賬	(3,466)	—	3,466	—
出售	(2,290)	(51,627)	(27,208)	(81,125)
匯兌調整	(1,968)	(4,752)	(1,674)	(8,394)
2001年12月31日	4,172,061	1,524,945	475,490	6,172,496
累計折舊	Accumulated depreciation			
2001年1月1日	288,850	876,695	12,627	1,178,172
年度內支出	46,205	158,753	938	205,896
經收購附屬公司的增置				
	1,054	4,727	—	5,781
轉賬	(271)	—	271	—
出售時回撥	(696)	(38,701)	(2,824)	(42,221)
匯兌調整	(547)	(3,087)	(374)	(4,008)
2001年12月31日	334,595	998,387	10,638	1,343,620
2001年12月31日 賬面淨值	3,837,466	526,558	464,852	4,828,876
2000年12月31日 賬面淨值	3,726,213	529,242	488,279	4,743,734
上述資產的總額列示如下：	The gross amounts of the above assets are stated:			
按成本計	2,765,935	1,524,945	353,528	4,644,408
按董事估值計 - 1989年	1,243,582	—	29,643	1,273,225
- 1991年	162,544	—	92,319	254,863
	4,172,061	1,524,945	475,490	6,172,496

以經營租賃持有作為使用的行址及投資物業於2001年12月31日的成本或估值及相關的累計折舊分別為港幣931,322,000元(2000年：港幣1,103,800,000元)及港幣43,025,000元(2000年：港幣48,261,000元)。

以不可撤銷經營租賃持有作為使用的行址及投資物業的未來最低應收租賃付款總額如下：

The cost or valuation of bank premises and investment properties held for use under operating leases and the related accumulated depreciation charge as at 31st December, 2001 were HK\$931,322,000 (2000 : HK\$1,103,800,000) and HK\$43,025,000 (2000 : HK\$48,261,000) respectively.

The total future minimum lease payments of bank premises and investment properties held for use under non-cancellable operating leases are receivable as follows:

## 賬項附註 (續)

		集團 The Group		銀行 The Bank	
		2001	2000	2001	2000
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
1年以內	Within one year	44,832	51,662	15,207	18,824
1年以後至5年內	After one year but within five years	40,953	59,540	13,617	11,726
5年以後	After five years	4,857	769	4,857	—
		90,642	111,971	33,681	30,550

投資物業並未根據《會計實務準則》第13號「投資物業的會計處理」之規定而重估價值，因所涉及的數額對賬項影響不大。

Investment properties have not been revalued in accordance with the provisions of SSAP 13 "Accounting for investment properties" as the amounts involved are not considered to be material in the context of these accounts.

		2001	2000
		港幣千元 HK\$'000	港幣千元 HK\$'000
行址及投資物業包括：	Bank premises and investment properties comprise:		
永久業權 - 在香港以外地區	Freeholds - Held outside Hong Kong	248,394	244,605
租借地	Leaseholds		
在香港	Held in Hong Kong		
長期租約(50年以上)	On long-term lease (over 50 years)	3,006,287	3,027,096
中期租約(10至50年)	On medium-term lease (10 - 50 years)	525,959	548,718
短期租約(10年以下)	On short-term lease (below 10 years)	378	472
在香港以外地區	Held outside Hong Kong		
長期租約(50年以上)	On long-term lease (over 50 years)	171,342	44,828
中期租約(10至50年)	On medium-term lease (10 - 50 years)	349,958	348,773
		4,302,318	4,214,492

	行址 Bank Premises	銀行 The Bank		總額 Total
		傢俬、裝修及設備 Furniture, Fixtures and Equipment	投資物業 Investment Properties	
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
成本或估值	Cost or valuation			
2001年1月1日	At 1st January, 2001	2,182,782	1,057,394	3,317,423
增置	Additions	152,206	134,219	286,425
經與中國聯合銀行合併的增置	Addition through merger with UCB	852,639	62,220	914,859
轉賬	Transfers	(4,025)	—	—
出售	Disposals	(1,690)	(25,824)	(54,722)
匯兌調整	Exchange adjustments	(1,910)	(3,024)	(5,712)
2001年12月31日	At 31st December, 2001	3,180,002	1,224,985	4,458,273
累計折舊	Accumulated depreciation			
2001年1月1日	At 1st January, 2001	214,074	649,412	869,737
年度內支出	Charge for the year	34,436	128,230	162,918
經與中國聯合銀行合併的增置	Addition through merger with UCB	33,137	24,586	57,723
轉賬	Transfers	(271)	—	—
出售時回撥	Written back on disposal	(683)	(16,404)	(19,911)
匯兌調整	Exchange adjustments	(539)	(2,025)	(2,675)
2001年12月31日	At 31st December, 2001	280,154	783,799	1,067,792

	銀行 The Bank			
	行址 Bank Premises 港幣千元 HK\$'000	傢俬、裝修及設備 Furniture, Fixtures and Equipment 港幣千元 HK\$'000	投資物業 Investment Properties 港幣千元 HK\$'000	總額 Total 港幣千元 HK\$'000
2001年12月31日 賬面淨值	Net book value at 31st December, 2001			
	<b>2,899,848</b>	<b>441,186</b>	<b>49,447</b>	<b>3,390,481</b>
2000年12月31日 賬面淨值	Net book value at 31st December, 2000			
	1,968,708	407,982	70,996	2,447,686
上述資產的總額列示如下：	The gross amounts of the above assets are stated:			
按成本計	At cost			
按董事估值計 - 1989年	At Directors' valuation - 1989			
	<b>1,936,420</b>	<b>1,224,985</b>	<b>23,644</b>	<b>3,185,049</b>
	<b>1,243,582</b>	<b>—</b>	<b>29,642</b>	<b>1,273,224</b>
	<b>3,180,002</b>	<b>1,224,985</b>	<b>53,286</b>	<b>4,458,273</b>

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
行址及投資物業包括：		
永久業權 - 在香港以外地區		
租借地		
在香港		
長期租約 (50年以上)		
中期租約 (10至50年)		
短期租約 (10年以下)		
在香港以外地區		
長期租約 (50年以上)		
中期租約 (10至50年)		
Bank premises and investment properties comprise:		
Freeholds - Held outside Hong Kong	<b>22,535</b>	25,280
Leaseholds		
Held in Hong Kong		
On long-term lease (over 50 years)	<b>1,991,289</b>	1,324,472
On medium-term lease (10 - 50 years)	<b>413,793</b>	296,479
On short-term lease (below 10 years)	<b>378</b>	472
Held outside Hong Kong		
On long-term lease (over 50 years)	<b>171,342</b>	44,828
On medium-term lease (10 - 50 years)	<b>349,958</b>	348,173
	<b>2,949,295</b>	2,039,704

**23. 已發行的可換股債券**

總值港幣1,634,863,000元(209,665,000美元)年息2%的可換股債券，已於2001年7月19日，在債券持有人行使其權利下被贖回。本年度利息支出為港幣82,063,000元(2000年：港幣159,197,000元)。

**23. Convertible Bonds Issued**

The 2 per cent Convertible Bonds issued amounting to HK\$1,634,863,000 (US\$209,665,000) were redeemed on 19th July, 2001 at the option of the bond holders. Interest expense for the year amounted to HK\$82,063,000 (2000 : HK\$159,197,000).

**24. 附屬公司欠款及欠附屬公司款項**

於年內，本銀行與某些附屬公司有正常的業務交易。附屬公司欠款及欠附屬公司款項詳列如下：

## (a) 附屬公司欠款

金融機構  
其他

**24. Amounts Due from and Due to Subsidiaries**

During the year, the Bank entered into transactions with certain subsidiaries in the ordinary course of its banking business. Details of the amounts due from and due to subsidiaries are as follows :

## (a) Amounts due from subsidiaries

Financial institutions  
Others

銀行 The Bank	
2001 港幣千元 HK\$'000	2000重報 Restated 港幣千元 HK\$'000
<b>366,447</b>	278,028
<b>1,044,305</b>	1,051,953
<b>1,410,752</b>	1,329,981

(b) 欠附屬公司款項

(b) Amounts due to subsidiaries

		銀行 The Bank	
		2001 港幣千元 HK\$'000	2000 重報 Restated 港幣千元 HK\$'000
金融機構	Financial institutions	6,879,172	7,968,993
其他	Others	4,610,965	235,198
		<b>11,490,137</b>	<b>8,204,191</b>

## 25. 2001 年度期限分析

## 25. Maturity Profile for 2001

		集團 The Group					無註明日期	總額
		即時還款	3 個月或以下	3 個月以上至 1 年	1 年以上至 5 年	5 年以上		
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>	<b>Assets</b>							
- 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	8,018,078	3,027,432	—	—	—	11,045,510
- 持有的存款證	- Certificates of deposit held	—	696,504	665,075	1,027,925	29,941	—	2,419,445
- 客戶貸款 (附註17(a))	- Advances to customers (Note 17(a))	7,240,490	10,763,128	10,131,823	38,022,095	39,495,857	2,521,169	108,174,562
- 銀行及其他金融機構貸款 (附註17(a))	- Advances to financial institutions (Note 17(a))	—	8,963	14,043	51,364	—	486,279	560,649
- 包括在下列項目內的債務證券：	- Debt securities included in:							
- 持至到期的債務證券 (附註16(b))	- Held-to-maturity debt securities (Note 16(b))	—	58,843	580,677	1,554,268	240,073	—	2,433,861
- 投資證券 (附註16(c))	- Investment securities (Note 16(c))	—	—	—	50	—	20,155	20,205
- 其他證券投資 (附註16(a))	- Other investments in securities (Note 16(a))	—	58,029	390,675	2,693,008	553,125	—	3,694,837
		<b>7,240,490</b>	<b>19,603,545</b>	<b>14,809,725</b>	<b>43,348,710</b>	<b>40,318,996</b>	<b>3,027,603</b>	<b>128,349,069</b>
<b>負債</b>	<b>Liabilities</b>							
- 銀行及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	191,331	3,611,383	1,361,638	3,899	—	—	5,168,251
- 客戶存款	- Deposits of customers	32,409,538	101,041,885	6,902,451	462,877	—	—	140,816,751
- 已發行之存款證	- Certificates of deposit issued	—	—	7,485,600	1,100,000	—	—	8,585,600
- 已發行之可換股債券	- Convertible bonds issued	—	—	—	316,891	—	—	316,891
		<b>32,600,869</b>	<b>104,653,268</b>	<b>15,749,689</b>	<b>1,883,667</b>	<b>—</b>	<b>—</b>	<b>154,887,493</b>

		銀行 The Bank						
		即時還款	3個月或以下	3個月以上至1年	1年以上至5年	5年以上	無註明日期	總額
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
— 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	7,631,462	2,988,380	—	—	—	10,619,842
— 持有的存款證	- Certificates of deposit held	—	605,383	433,917	701,845	—	—	1,741,145
— 客戶貸款(附註17(a))	- Advances to customers (Note 17(a))	5,572,868	9,263,245	8,374,664	32,955,232	31,405,678	1,903,502	89,475,189
— 銀行及其他金融機構貸款(附註17(a))	- Advances to financial institutions (Note 17(a))	—	8,963	14,043	51,364	—	486,279	560,649
— 包括在下述項目內的債務證券：	- Debt securities included in:							
— 持至到期的債務證券(附註16(b))	- Held-to-maturity debt securities (Note 16(b))	—	57,337	381,169	1,020,464	192,505	—	1,651,475
— 投資證券(附註16(c))	- Investment securities (Note 16(c))	—	—	—	—	—	9,592	9,592
— 其他證券投資(附註16(a))	- Other investments in securities (Note 16(a))	—	49,976	390,675	2,455,766	444,517	—	3,340,934
		5,572,868	17,616,366	12,582,848	37,184,671	32,042,700	2,399,373	107,398,826
負債	Liabilities							
— 銀行及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	176,972	3,601,013	1,349,591	—	—	—	5,127,576
— 客戶存款	- Deposits of customers	28,945,973	77,013,660	5,626,680	46,368	—	—	111,632,681
— 已發行之存款證	- Certificates of deposit issued	—	—	7,384,233	1,100,000	2,200,000	—	10,684,233
— 已發行之可換股債券	- Convertible bonds issued	—	—	—	316,891	—	—	316,891
		29,122,945	80,614,673	14,360,504	1,463,259	2,200,000	—	127,761,381

## 2000 年度期限分析

## Maturity Profile for 2000

		集團 The Group						
		即時還款	3個月或以下	3個月以上至1年	1年以上至5年	5年以上	無註明日期	總額
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
— 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	7,984,171	3,985,318	—	—	—	11,969,489
— 持有的存款證	- Certificates of deposit held	—	562,060	521,153	994,873	10,043	38,997	2,127,126
— 客戶貸款(附註17(a))	- Advances to customers (Note 17(a))	7,044,901	10,731,007	11,225,618	28,117,453	43,086,688	3,788,292	103,993,959
— 銀行及其他金融機構貸款(附註17(a))	- Advances to financial institutions (Note 17(a))	—	8,934	45,281	79,357	—	377,053	510,625
— 包括在下述項目內的債務證券：	- Debt securities included in:							
— 持至到期的債務證券(附註16(b))	- Held-to-maturity debt securities (Note 16(b))	—	591,420	621,766	1,232,783	340,734	15,401	2,802,104



## 賬項附註 (續)

		集團 The Group						
		即時還款	3個月或以下	3個月以上至1年	1年以上至5年	5年以上	無註明日期	總額
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
— 投資證券 (附註16(c))	- Investment securities (Note 16(c))	—	—	—	50	—	17,351	17,401
— 其他證券投資 (附註16(a))	- Other investments in securities (Note 16(a))	27,298	133,614	390,065	1,452,469	155,896	—	2,159,342
		7,072,199	20,011,206	16,789,201	31,876,985	43,593,361	4,237,094	123,580,046
<b>負債</b>								
<b>Liabilities</b>								
— 銀行及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	215,024	3,490,898	1,174,549	18,858	—	—	4,899,329
— 客戶存款	- Deposits of customers	25,160,878	105,453,415	7,910,391	222,566	—	—	138,747,250
— 已發行之存款證	- Certificates of deposit issued	—	—	6,065,350	2,478,848	—	—	8,544,198
— 已發行之可換股債券*	- Convertible bonds issued *	—	—	1,952,254	—	—	—	1,952,254
		25,375,902	108,944,313	17,102,544	2,720,272	—	—	154,143,031
		銀行 The Bank						
		即時還款	3個月或以下	3個月以上至1年	1年以上至5年	5年以上	無註明日期	總額
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>								
<b>Assets</b>								
— 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	7,334,668	3,752,246	—	—	—	11,086,914
— 持有的存款證	- Certificates of deposit held	—	538,003	297,594	627,929	—	38,997	1,502,523
— 客戶貸款 (附註17(a))	- Advances to customers (Note 17(a))	5,141,185	9,364,286	9,405,726	22,913,312	31,610,854	3,095,440	81,530,803
— 銀行及其他金融機構貸款 (附註17(a))	- Advances to financial institutions (Note 17(a))	—	8,934	45,281	79,357	—	377,053	510,625
— 包括在下列項目內的債務證券：	- Debt securities included in:							
— 持至到期的債務證券 (附註16(b))	- Held-to-maturity debt securities (Note 16(b))	—	42,102	263,473	734,156	233,210	15,401	1,288,342
— 投資證券 (附註16(c))	- Investment securities (Note 16(c))	—	—	—	—	—	6,180	6,180
— 其他證券投資 (附註16(a))	- Other investments in securities (Note 16(a))	27,298	112,961	380,956	1,413,496	127,227	—	2,061,938
		5,168,483	17,400,954	14,145,276	25,768,250	31,971,291	3,533,071	97,987,325
<b>負債</b>								
<b>Liabilities</b>								
— 銀行及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	207,422	3,459,008	1,174,549	18,858	—	—	4,859,837
— 客戶存款	- Deposits of customers	20,852,643	77,022,437	5,979,214	93,146	—	—	103,947,440
— 已發行之存款證	- Certificates of deposit issued	—	—	6,026,352	2,416,451	2,200,000	—	10,642,803
— 已發行之可換股債券*	- Convertible bonds issued *	—	—	1,952,254	—	—	—	1,952,254
		21,060,065	80,481,445	15,132,369	2,528,455	2,200,000	—	121,402,334

\* 有關之期限分析乃基於預計債券持有人之選擇權 (附註23) 而作出。

\* Maturity based on expected Bondholders' option as mentioned in Note 23.

**26. 稅項及遞延稅項****26. Tax and Deferred Taxation**

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
香港利得稅準備	37,481	20,743	28,783	5,315
海外稅項	30,480	30,852	29,366	29,600
遞延稅項(附註)	362,329	281,285	330,363	265,528
	<b>430,290</b>	<b>332,880</b>	<b>388,512</b>	<b>300,443</b>

附註：年內遞延稅項的變動如下：

Note: Movement of deferred tax during the year is as follows:

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
1月1日	281,285	297,644	265,528	293,899
年內引起(附註8)	221,444	116,665	194,418	105,222
投資合夥租賃的撇銷額	(140,400)	(133,550)	(140,400)	(133,550)
經與中國聯合銀行合併的增置	—	—	10,817	—
經收購附屬公司的增置	—	569	—	—
匯兌調整	—	(43)	—	(43)
12月31日	<b>362,329</b>	<b>281,285</b>	<b>330,363</b>	<b>265,528</b>
包括：				
租賃交易	329,106	253,276	304,939	242,459
其他	33,223	28,009	25,424	23,069
	<b>362,329</b>	<b>281,285</b>	<b>330,363</b>	<b>265,528</b>

行址及投資物業估值所產生的重估溢價毋須計繳遞延稅項。這是由於以賬面價值出售此等資產所產生的資本增值毋須計繳任何應納稅金。

The revaluation surpluses arising on the revaluation of bank premises and investment properties are not subject to deferred taxation as the disposal of these assets at their carrying value would result in capital gains which are not subject to any tax liability.

所有重大遞延稅項準備均已提撥準備。

There is no significant deferred taxation liability not provided for.

## 27. 借貸資本

票面值港幣4,288,625,000元(550,000,000美元)及賬面值港幣4,271,123,000元(547,755,000美元)的借貸資本，是指由本銀行單一目的全資附屬財務公司，East Asia Financial Holding (BVI) Limited，於2001年1月30日發行、年息7.5%、並評定為二級資本的後償票據。本銀行無條件及不撤回地保證此等已在盧森堡交易所上市的票據的有關債務。此等票據將會於2011年2月1日到期。

2000年12月31日的借貸資本，是指由本銀行所發行而評定為二級資本的後償浮息票據。此等票據已於2001年2月13日被贖回。

## 27. Loan Capital

Loan capital of face value of HK\$4,288,625,000 (US\$550,000,000) and carrying amount of HK\$4,271,123,000 (US\$547,755,000) represents 7.5% subordinated notes qualifying as tier 2 capital which were issued on 30th January, 2001 by East Asia Financial Holding (BVI) Limited, a single purpose wholly owned finance subsidiary of the Bank. The Bank unconditionally and irrevocably guarantees all amounts payable under the notes which are listed on the Luxemburg Stock Exchange. The notes will mature on 1st February, 2011.

Loan capital outstanding at 31st December, 2000 represented floating rate subordinated notes qualifying as lower tier 2 capital issued by the Bank. These notes were redeemed on 13th February, 2001.

## 28. 股本

法定股本：

普通股每股港幣2.50元

已發行及繳足股本：

1月1日  
發行新股以代股息

根據僱員認股計劃發行的股份

12月31日

根據僱員認股計劃，合資格的執行董事及僱員有權認購本銀行的普通股股份。認購價為給予認股權日前5個交易日本銀行現有股份在香港聯合交易所的平均收市價的95%。根據此計劃發給的認股權可由授予日起計的第1週年至第5週年期間行使。截至於2001年12月31日尚未行使的認股權如下：

## 28. Share Capital

Authorised:

Ordinary shares  
of HK\$2.50 each

Issued and fully paid:

At 1st January  
Shares issued in lieu of  
dividends  
Shares issued under Staff  
Share Option Schemes

At 31st December

2001		2000	
股份數目	面值	股份數目	面值
No. of shares	Nominal value	No. of shares	Nominal value
千'000	港幣千元 HK\$'000	千'000	港幣千元 HK\$'000
2,600,000	6,500,000	2,600,000	6,500,000
1,414,778	3,536,945	1,393,125	3,482,814
12,822	32,055	13,244	33,109
5,885	14,711	8,409	21,022
1,433,485	3,583,711	1,414,778	3,536,945

Pursuant to the approved Staff Share Option Schemes (the "Schemes"), options to purchase ordinary shares in the Bank were granted to eligible Executive Directors and employees. The option price was 95% of the average closing price of the existing shares of the Bank on The Stock Exchange of Hong Kong Limited on the five business days immediately preceding the date of offer of such options. The options granted under the Schemes will be exercisable between the first and the fifth anniversaries of the date of grant. At 31st December, 2001, the outstanding options were:

認股權授予日期	認購價	股份數量	
Date of options granted	Option price	Number of shares	
1997年4月29日	29th April, 1997	港幣 HK\$24.59 元	13,395,000
1998年4月20日	20th April, 1998	港幣 HK\$15.30 元	5,783,200
1999年4月21日	21st April, 1999	港幣 HK\$12.09 元	5,063,000
2000年4月20日	20th April, 2000	港幣 HK\$16.46 元	11,700,000
2001年4月19日	19th April, 2001	港幣 HK\$16.96 元	5,520,000

## 29. 2001年儲備

## 29. Reserves for 2001

		2001		
		集團 The Group	銀行 The Bank	聯營公司 Associates
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
(a) 股份溢價	(a) Share premium			
1月1日	At 1st January	338,071	338,071	—
僱員認股計劃下發行的 股份溢價淨額	Net premium on shares issued under Staff Share Option Scheme	69,708	69,708	—
發行新股以代股息	Shares issued in lieu of dividends	(32,055)	(32,055)	—
資本費用	Capital fee	(30)	(30)	—
12月31日	At 31st December	375,694	375,694	—
(b) 一般儲備	(b) General reserve			
1月1日	At 1st January			
— 如前匯報	- As previously reported	9,041,002	9,673,225	—
— 商譽重報	- Restatement of goodwill	1,645,623	—	—
— 因採納聯營公司投資 的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	6,570	—	6,570
重報	As restated	10,693,195	9,673,225	6,570
經與中國聯合銀行合併的增置 撥自本年度溢利	Addition through merger with UCB Transfer from current year profit	—	155,000	—
撥自留存溢利	Transfer from retained profits	462,000	390,000	—
發行新股以代股息	Shares issued in lieu of dividends	23,938	—	23,938
撥自物業重估儲備的已實現 出售物業的重估溢價	Realised surplus on disposals transferred from property revaluation reserve	229,837	229,837	—
12月31日	At 31st December	11,418,601	10,457,693	30,508
(c) 物業重估儲備(不可派發)	(c) Property revaluation reserve (undistributable)			
1月1日	At 1st January	1,385,463	1,390,863	—
撥入一般儲備的已實現 出售物業的重估溢價	Realised surplus on disposals transferred to general reserve	(9,631)	(9,631)	—
12月31日	At 31st December	1,375,832	1,381,232	—
(d) 法定儲備(不可派發)	(d) Statutory reserves (undistributable)			
1月1日	At 1st January			
— 如前匯報	- As previously reported	—	—	—
— 因採納聯營公司投資 的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	5,534	—	5,534
重報	As restated	5,534	—	5,534
匯兌調整	Exchange adjustments	(2)	—	(2)
12月31日	At 31st December	5,532	—	5,532
(e) 資本儲備(不可派發)	(e) Capital reserve (undistributable)			
1月1日及12月31日	At 1st January and 31st December	86,436	—	—

## 賬項附註 (續)

		2001		
		集團 The Group	銀行 The Bank	聯營公司 Associates
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
(f) 匯兌重估儲備(不可派發)	(f) Exchange revaluation reserve (undistributable)			
1月1日	At 1st January			
- 如前匯報	- As previously reported	2,992	10,296	—
- 因採納聯營公司投資的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	(23,565)	—	(23,565)
重報	As restated	(20,573)	10,296	(23,565)
匯兌調整	Exchange adjustments	(29,139)	(16,673)	(5,913)
12月31日	At 31st December	(49,712)	(6,377)	(29,478)
(g) 其他重估儲備(不可派發)	(g) Other revaluation reserves (undistributable)			
1月1日	At 1st January			
- 如前匯報	- As previously reported	—	—	—
- 因採納聯營公司投資的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	76	—	76
重報	As restated	76	—	76
匯兌調整	Exchange adjustments	(839)	—	(839)
12月31日	At 31st December	(763)	—	(763)
(h) 留存溢利	(h) Retained profits			
1月1日	At 1st January			
- 如前匯報	- As previously reported	458,973	5,509	—
- 應收股息重報	- Restatement of dividend receivable	—	(98,468)	—
- 擬派末期股息重報	- Proposed final dividend restated	636,650	636,650	—
- 攤銷重報商譽	- Amortisation of restated goodwill	(51,551)	—	—
- 因採納聯營公司投資的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	237,876	—	167,166
重報	As restated	1,281,948	543,691	167,166
經與中國聯合銀行合併的增置	Addition through merger with UCB	—	14,120	—
年內溢利	Net profit for the year	1,599,806	1,580,062	(20,989)
撥入一般儲備	Transfer to general reserve	(462,000)	(390,000)	—
撥入一般儲備	Transfer to general reserve	(23,938)	—	(23,938)
股息	Dividends			
- 擬派末期股息重報	- Proposed final dividend restated	(636,650)	(636,650)	—
- 中期股息	- Interim dividend	(300,430)	(300,430)	—
- 上年度末期股息	- Final dividend in respect of previous year	(1,821)	(1,821)	—
匯兌及其他調整	Exchange and other adjustments	(4,745)	—	(4,745)
12月31日	At 31st December	1,452,170	808,972	117,494
(i) 儲備總額	(i) Total reserves	14,663,790	13,017,214	123,293

## 2000年儲備

## Reserves for 2000

		2000重報 Restated		
		集團 The Group 港幣千元 HK\$'000	銀行 The Bank 港幣千元 HK\$'000	聯營公司 Associates 港幣千元 HK\$'000
(a) 股份溢價	(a) Share premium			
1月1日	At 1st January	281,865	281,865	—
僱員認股計劃下發行的 股份溢價淨額	Net premium on shares issued under Staff Share Option Scheme	89,345	89,345	—
發行新股以代股息	Shares issued in lieu of dividends	(33,109)	(33,109)	—
資本費用	Capital fee	(30)	(30)	—
12月31日	At 31st December	338,071	338,071	—
(b) 一般儲備	(b) General reserve			
1月1日	At 1st January			
— 如前匯報	- As previously reported	9,511,129	8,828,126	—
— 商譽重報	- Restatement of goodwill	177,394	—	—
— 因採納聯營公司投資 的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	6,570	—	6,570
重報	As restated	9,695,093	8,828,126	6,570
撥自本年度溢利	Transfer from current year profit	780,000	610,000	—
發行新股以代股息	Shares issued in lieu of dividends	235,099	235,099	—
撥自物業重估儲備的 已實現出售物業的重估溢價 資本化發行	Realised surplus on disposals transferred from property revaluation reserve Capitalisation issue	1,003 (18,000)	— —	— —
12月31日	At 31st December	10,693,195	9,673,225	6,570
(c) 物業重估儲備(不可派發)	(c) Property revaluation reserve (undistributable)			
1月1日	At 1st January	1,386,466	1,390,863	—
撥入一般儲備的已實現 出售物業的重估溢價	Realised surplus on disposals transferred to general reserve	(1,003)	—	—
12月31日	At 31st December	1,385,463	1,390,863	—
(d) 法定儲備(不可派發)	(d) Statutory reserves (undistributable)			
1月1日	At 1st January			
— 如前匯報	- As previously reported	—	—	—
— 因採納聯營公司投資 的權益會計法而產生	- Arising from adoption of equity accounting for investments in associates	5,464	—	5,464
重報	As restated	5,464	—	5,464
撥自留存溢利	Transfer from retained profits	50	—	50
匯兌調整	Exchange adjustments	20	—	20
12月31日	At 31st December	5,534	—	5,534
(e) 資本儲備(不可派發)	(e) Capital reserve (undistributable)			
1月1日	At 1st January	68,436	—	—
資本化發行	Capitalisation issue	18,000	—	—
12月31日	At 31st December	86,436	—	—

## 賬項附註 (續)

	2000 重報 Restated		
	集團 The Group 港幣千元 HK\$'000	銀行 The Bank 港幣千元 HK\$'000	聯營公司 Associates 港幣千元 HK\$'000
(f) 匯兌重估儲備(不可派發)			
1月1日			
- 如前匯報	13,838	20,990	—
- 因採納聯營公司投資 的權益會計法而產生	(12,256)	—	(12,256)
重報	1,582	20,990	(12,256)
匯兌調整	(22,155)	(10,694)	(11,309)
12月31日	(20,573)	10,296	(23,565)
(g) 其他重估儲備(不可派發)			
1月1日			
- 如前匯報	—	—	—
- 因採納聯營公司投資 的權益會計法而產生	(164)	—	(164)
重報	(164)	—	(164)
匯兌調整	240	—	240
12月31日	76	—	76
(h) 留存溢利			
1月1日			
- 如前匯報	286,274	6,442	—
- 應收股息重報	—	(55,969)	—
- 擬派末期股息重報	529,388	529,388	—
- 攤銷重報商譽	(35,762)	—	—
- 因採納聯營公司投資 的權益會計法而產生	204,280	—	120,894
重報	984,180	479,861	120,894
年內溢利			
- 如前匯報	1,871,022	1,527,390	—
- 應收股息重報	—	(42,499)	—
- 攤銷重報商譽	(15,789)	—	—
- 因採納聯營公司投資 的權益會計法而產生	31,845	—	44,521
重報	1,887,078	1,484,891	44,521
撥入一般儲備	(780,000)	(610,000)	—
因採納聯營公司投資的 權益會計法而產生 撥入法定儲備	(50)	—	(50)
股息			
- 如前匯報	(918,323)	(918,323)	—
- 上年度派發末期股息	(529,388)	(529,388)	—
- 結算日後擬派末期股息	636,650	636,650	—
重報	(811,061)	(811,061)	—



	集團 The Group 港幣千元 HK\$'000	2000 重報 Restated	
		銀行 The Bank 港幣千元 HK\$'000	聯營公司 Associates 港幣千元 HK\$'000
因採納聯營公司投資的 權益會計法而產生 的匯兌及其他調整(重報)		1,801	—
12月31日	At 31st December	1,281,948	543,691
(i) 儲備總額	(i) Total reserves	13,770,150	11,956,146
股份溢價賬目的運用，受香港《公司條例》第48B條所管控。	The application of the share premium account is governed by Section 48B of the Hong Kong Companies Ordinance.		
一般儲備的組成，包括留存溢利轉賬、出售物業時的已實現重估溢價及發行以股代息的新股價值。	General reserve was set up from the transfer of retained earnings, the realised revaluation surplus on disposal of properties and the value of shares issued in lieu of dividend.		
物業重估儲備及匯兌重估儲備的組成及處理，是根據行址及投資物業重估和外幣折算所採用的會計政策。	Property revaluation reserve and exchange revaluation reserve have been set up and are dealt with in accordance with the accounting policies adopted for the revaluation of bank premises and investment properties and foreign currency translation.		
資本儲備指附屬公司儲備的資本化發行。	Capital reserve represents the capitalisation of subsidiaries' reserves.		
本銀行可派發儲備的總額為港幣11,266,665,000元(2000年重報：港幣10,216,916,000元)。	Total distributable reserves of the Bank amounted to HK\$11,266,665,000 (2000 restated : HK\$10,216,916,000).		

**30. 資產負債表外的項目**

## (a) 或然負債及承擔

以下為每項或然負債及承擔重大類別的約定數額概要：

直接信貸代替品  
與交易有關的或然項目  
與貿易有關的或然項目  
票據發行及循環包銷安排

其他承擔：

原到期日少於1年或可  
無條件取消

原到期日在1年及以上  
其他

**30. Off-Balance Sheet Exposures**

## (a) Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	集團 The Group		銀行 The Bank	
	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
Direct credit substitutes	3,717,540	2,250,206	3,609,603	2,125,027
Transaction-related contingencies	460,168	260,214	345,349	246,273
Trade-related contingencies	2,197,335	2,705,737	2,029,647	2,401,645
Note issuance and revolving underwriting facilities	23,178	31,368	23,178	31,368
Other commitments with an original maturity of : under 1 year or which are unconditionally cancellable	24,391,868	22,507,332	15,623,232	14,001,923
1 year and over	7,469,282	5,069,455	7,474,961	4,747,648
Others	—	1,993	—	—
	38,259,371	32,826,305	29,105,970	23,553,884

(b) 衍生工具

衍生工具是指由一項或多項基本資產或指數價值釐定價值的財務合約。

以下為每項衍生工具重大類別的名義數額：

匯率合約  
遠期交易及期貨  
掉期交易  
購入期權  
沽出期權

利率合約  
遠期交易及期貨  
掉期交易  
購入期權

股份合約  
購入期權  
沽出期權

以上金融工具主要為因應客戶之需求而產生。本集團及銀行並無佔重大交易數額。

前述資產負債表外風險的重置成本及信貸風險加權數額如下。這些數額並未計入雙邊淨額安排的影響。

重置成本  
匯率合約  
利率合約

信貸風險加權數額  
或然負債及承擔

匯率合約  
利率合約

(b) Derivatives

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices.

The following is a summary of the notional amounts of each significant type of derivative for the Group and the Bank :

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Exchange rate contracts				
Forwards and futures	6,207,330	7,227,124	6,116,206	6,351,492
Swaps	14,127,436	15,269,665	13,698,573	15,261,757
Options purchased	167,908	—	—	—
Options written	167,908	—	—	—
Interest rate contracts				
Forwards and futures	162,710	253,935	146,000	217,588
Swaps	6,250,323	1,572,211	6,250,323	1,505,915
Options purchased	19,493	19,499	19,493	19,499
Equity contracts				
Options purchased	19,365	—	—	—
Options written	19,365	—	—	—
	27,141,838	24,342,434	26,230,595	23,356,251

The above financial instruments represent transactions that are substantially initiated in response to customer demands and no significant positions are maintained by the Group or the Bank.

The replacement costs and credit risk weighted amounts of the aforesaid off-balance sheet exposures are as follows. These amounts do not take into account the effects of bilateral netting arrangements.

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Replacement costs				
Exchange rate contracts	135,209	284,751	135,365	281,909
Interest rate contracts	55,196	73,961	55,192	71,101
	190,405	358,712	190,557	353,010
Credit risk weighted amounts				
Contingent liabilities and commitments	7,789,246	5,194,552	7,650,961	4,923,893
Exchange rate contracts	125,819	132,793	120,823	121,017
Interest rate contracts	18,597	22,938	18,595	21,460
	7,933,662	5,350,283	7,790,379	5,066,370

各表列出資產負債表外交易的約定或名義數額、重置成本及信貸風險加權數額。重置成本是用來計算信貸風險加權數額。該等數額是按照香港金融管理局實行關於資本充裕的巴塞爾協議及按其他銀行財務狀況和到期特性釐定的指引而作出評估。或然負債及承擔所用的風險加權由0%至100%，匯率及利率合同所用的則由0%至50%。重置成本是指重置所有按市場價值計算差額時附有正值的合約成本，亦是在結算日該等合約的略計信貸風險。信貸風險加權數額是指按《銀行條例》附表三計算的數額。

或然負債及承擔是與信貸有關的工具，包括用以延長信貸的承兌票據、信用證、擔保書和承付款項。約定數額是指當合約被完全提取及客戶違約時所承擔風險的數額。由於預期擔保書及承付款項的大部份數額會在未經提取前逾期，約定總額並不代表未來流動性要求。

資產負債表外的金融工具是由本集團及銀行在外匯、利率及產權市場進行期貨、遠期交易及掉期交易而產生。

這些工具的名義金額指示在結算日仍未完成的交易量，但並不代表所承受風險的數額。

(c) 資本承擔

於12月31日未償付但並未在賬項中提撥準備的資本承擔如下：

已核准支出並已簽約

已核准支出但未簽約

(d) 經營租約承擔

於2001年12月31日，在不可撤銷的經營租約內，未來最低應付租賃款項總額如下：

行址

租約約滿於：

1年以內

1年至5年內

5年以後

The tables above give the contractual or notional amounts, replacement cost and credit risk-weighted amounts of off-balance sheet transactions. The replacement cost is calculated for the purposes of deriving the credit risk-weighted amounts. These are assessed in accordance with the Hong Kong Monetary Authority's guidelines which implement the Basle agreement on capital adequacy and depend on the status of the counterparty and the maturity characteristics. The risk weights used range from 0% to 100% for contingent liabilities and commitments, and from 0% to 50% for exchange rate and interest rate contracts. Replacement cost represents the cost of replacing all contracts which have a positive value when marked to market. Replacement cost is a close approximation of the credit risk for these contracts as at the balance sheet date. The credit risk-weighted amount refers to the amount as computed in accordance with the Third Schedule to the Hong Kong Banking Ordinance.

Contingent liabilities and commitments are credit-related instruments which include acceptances, letters of credit, guarantees and commitments to extend credit. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

Off-balance sheet financial instruments arise from futures, forward and swap transactions undertaken by the Group and the Bank in the foreign exchange, interest rate and equity markets.

The notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

(c) Capital commitments

Capital commitments outstanding at 31st December not provided for in the accounts were as follows:

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Expenditure authorised and contracted for	65,694	78,356	64,657	70,776
Expenditure authorised but not contracted for	3,089	2,072	2,739	1,683
	68,783	80,428	67,396	72,459

(d) Operating lease commitments

At 31st December, 2001, the total future minimum lease payments under non-cancellable operating leases are payable as follows:

	集團 The Group		銀行 The Bank	
	2001	2000	2001	2000
	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
Premises				
Leases expiring:				
within one year	102,435	99,401	122,970	112,564
after one year but within five years	82,479	105,443	70,222	86,706
after five years	29,934	34,206	27,382	33,145
	214,848	239,050	220,574	232,415

31. (a) 本年度除稅前溢利與經營業務現金 (流出) / 流入淨額對賬表

31. (a) Reconciliation of profit for the year before taxation to net cash (outflow) / inflow from operating activities

		2001 港幣千元 HK\$'000	2000 重報 Restated 港幣千元 HK\$'000
本年度除稅前溢利	Profit for the year before taxation	1,890,856	2,180,747
應收利息及其他賬項之減額	Decrease in interest receivable and other accounts	55,679	796,115
應付利息及其他賬項之增額	Increase in interest payable and other accounts	(72,428)	(338,000)
壞賬及呆賬支出	Charge for bad and doubtful debts	432,385	706,786
非持作買賣用途的股份證券減值準備	Provision for diminution in non-trading equity securities	10,321	2,436
持至到期債務證券、投資證券和 聯營公司的準備金調撥	Provisions on held-to-maturity debt securities, investment securities and associates	45,049	72,530
應佔聯營公司溢利減虧損	Share of profits less losses of associates	12,741	(51,878)
出售持至到期債務證券、投資證 券和聯營公司所得淨收益	Net profit on disposal of held-to-maturity debt securities, investment securities and associates	(21,445)	(16,071)
出售非持作買賣用途的證券所得 (利潤) / 虧損	Net (profit) / loss on disposal of non-trading securities	(705)	13,145
出售固定資產(利潤) / 虧損	Net (profit) / loss on disposal of fixed assets	(8,369)	5,167
已發行存款證及債券之利息費用	Interest expenses on certificates of deposit and bonds issued	879,415	992,090
固定資產折舊	Depreciation on fixed assets	205,896	170,395
商譽攤銷	Amortisation of goodwill	98,064	15,789
股份證券之股息收入	Dividend income from equity securities	(21,753)	(12,285)
交易業務現金流入淨額	Net cash inflow from trading activities	3,505,706	4,536,966
在銀行及其他金融機構存款之淨 (增額) / 減額(3個月後付還)	Net (increase) / decrease in placements with banks and other financial institutions (repayable beyond three months)	(167,282)	2,205,572
貿易票據之淨(增額) / 減額	Net (increase) / decrease in trade bills	(16,135)	89,170
所持存款證之淨增額 (3個月後付還)	Net increase in certificates of deposit held (repayable beyond three months)	(153,230)	(504,373)
持作買賣用途的股份證券之淨減額 / (增額) /	Net decrease / (increase) in trading equity securities	126,882	(215,399)
客戶貸款之淨增額	Net increase in advances to customers	(4,064,986)	(7,466,403)
銀行及其他金融機構貸款之淨(增額) / 減額	Net (increase) / decrease in advances to banks and other financial institutions	(50,024)	319,860
國庫債券之淨減額 (3個月後付還)	Net decrease in treasury bills (repayable beyond three months)	—	4,530,325
債務證券之淨增額 (3個月後付還)	Net increase in debt securities (repayable beyond three months)	(1,510,356)	(490,333)
銀行及其他金融機構存款 結餘之淨增額	Net increase in deposits and balances of banks and other financial institutions	261,124	2,547,380
客戶存款之淨增額	Net increase in deposits of customers	1,122,179	6,776,082
匯兌調整	Exchange adjustments	(32,226)	11,137
經營業務現金(流出) / 流入淨額	Net cash (outflow) / inflow from operating activities	(978,348)	12,339,984

**(b) 收購附屬公司****(b) Purchase of subsidiaries**

		2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
已購入淨資產	Net assets acquired		
庫存現金及款項結存於：	Cash and balances with:		
— 本銀行	- The Bank	—	73,697
— 其他銀行及金融機構	- Other banks and financial institutions	—	5,452,900
在銀行及其他金融機構於1至12個月內到期的存款	Placements with banks and other financial institutions maturing between one and twelve months	<b>337,775</b>	272,986
已扣除準備之貿易票據	Trade bills less provisions	—	28,614
其他證券投資	Other investments in securities	<b>125,213</b>	328
持有的存款證	Certificates of deposit held	—	473,250
已扣除準備之貸款及其他賬項	Advances and other accounts less provisions	<b>599,648</b>	15,094,184
持至到期的債務證券	Held-to-maturity debt securities	<b>6,397</b>	866,515
投資證券	Investment securities	<b>2,854</b>	2,027
固定資產	Fixed assets	<b>11,876</b>	691,090
銀行及其他金融機構的存款及結餘	Deposits and balances with banks and other financial institutions	<b>(7,798)</b>	(31,185)
客戶存款	Deposits of customers	<b>(947,322)</b>	(19,711,956)
已發行之存款證	Certificates of deposit issued	—	(101,395)
其他賬項及準備	Other accounts and provisions	<b>(11,576)</b>	(312,046)
少數股東權益	Minority interests	—	(436,985)
		<b>117,067</b>	2,362,024
購入由以前少數股東擁有之附屬公司的剩餘資產	Purchase of remaining net assets of a subsidiary owned by its former minority shareholders	<b>433,289</b>	—
賬項綜合時產生的商譽	Goodwill arising on consolidation	<b>389,978</b>	1,468,229
		<b>940,334</b>	3,830,253
應付投資金額	Investment cost payable		
— 1月1日	- as at 1st January	<b>377,894</b>	—
— 12月31日	- as at 31st December	<b>(1,682)</b>	(377,894)
以現金支付總額	Total amount satisfied by cash	<b>1,316,546</b>	3,452,359

**(c) 收購附屬公司現金流出 / (流入) 淨額****(c) Net cash outflow/(inflow) from acquisition of subsidiaries**

		2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
現金購入價	Cash consideration	<b>1,316,546</b>	3,452,359
減：購入的現金及等同現金項目	Less: Cash and cash equivalents acquired	<b>(337,775)</b>	(6,196,144)
		<b>978,771</b>	(2,743,785)

## (d) 2001年內融資變動分析

	借貨資本 Loan capital 港幣千元 HK\$'000	股本(包括 股份溢價) Share capital (including share premium) 港幣千元 HK\$'000	存款證 Certificates of deposit 港幣千元 HK\$'000	可換股債券 Convertible bonds 港幣千元 HK\$'000
集團				
1月1日	2,339,850	3,875,016	8,544,198	1,952,254
融資現金流入	4,272,498	84,419	6,069,750	—
贖回存款證及可換股債券	(2,339,790)	—	(6,026,322)	(1,635,345)
資本費用	—	(30)	—	—
匯兌調整	(1,435)	—	(2,026)	(18)
12月31日	4,271,123	3,959,405	8,585,600	316,891

## 2000年內融資變動分析

	借貨資本 Loan capital 港幣千元 HK\$'000	股本(包括 股份溢價) Share capital (including share premium) 港幣千元 HK\$'000	存款證 Certificates of deposit 港幣千元 HK\$'000	可換股債券 Convertible bonds 港幣千元 HK\$'000
集團				
1月1日	—	3,764,679	8,387,743	2,292,056
融資現金流入	2,340,000	110,367	3,894,950	—
贖回存款證及可換股債券	—	—	(3,854,112)	(347,985)
資本費用	—	(30)	—	—
經收購附屬公司的增置	—	—	101,395	—
匯兌調整	(150)	—	14,222	8,183
12月31日	2,339,850	3,875,016	8,544,198	1,952,254

## (e) 現金及等同現金項目分析

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
現金及在銀行和其他金融機構結存	1,540,101	1,460,823
通知及短期存款	35,494,524	37,636,072
在銀行及其他金融機構的存款 (3個月內付還)	2,477,880	3,267,645
國庫債券及債務證券 (3個月內付還)	2,860,492	3,869,953
存款證	468,679	330,132
	42,841,676	46,564,625

## (d) Analysis of changes in financing for 2001

## Analysis of changes in financing for 2000

## (e) Analysis of the balances of cash and cash equivalents



**32. 行政人員貸款**

按照香港《公司條例》第161B條(4B)及(4C)款規定，本行行政人員之貸款總額公布如下：

相關貸款於  
12月31日的結欠總額  
由銀行借出  
由附屬公司借出

年中相關貸款之  
最高結欠總額  
由銀行借出  
由附屬公司借出

**32. Loans to Officers**

The aggregate of loans to officers of the Bank disclosed pursuant to Section 161B(4B) and (4C) of the Hong Kong Companies Ordinance is as follows:

	2001 港幣千元 HK\$'000	2000 港幣千元 HK\$'000
Aggregate amount of relevant loans outstanding at 31st December		
By the Bank	662,684	365,244
By subsidiaries	16,806	17,781
	<b>679,490</b>	<b>383,025</b>
The maximum aggregate amount of relevant loans outstanding during the year		
By the Bank	2,172,210	614,898
By subsidiaries	17,781	18,503

**33. 有關連人士的重大交易**

本集團為其職員提供一些退休福利計劃，並已於附註2(q)披露。於2001年內，本銀行給予這些計劃的供款總數為港幣59,000,000元(2000年：港幣47,000,000元)。

本集團與有關連人士進行多項交易。這些人士包括聯營公司、主要行政人員與其直系親屬、及受這些人士所控制的公司或其具有重大影響力的公司。這些交易包括接受這些人士存款及為他們提供信貸。本行借予一間聯營公司免息股東墊款，其於2001年12月31日的結餘為港幣33,000,000元(2000：港幣39,000,000元)，除此以外，所有存款及信貸的利率，均按照與一般同等信用水平之客戶相若的條款及規定。

於2001年，本集團從有關連人士所收取與支付予他們的利息，及在2001年12月31日，有關連人士的欠款及欠有關連人士的款項現總結如下：

利息收入  
利息支出  
有關連人士的欠款(附註a)  
欠有關連人士的款項(附註b)

附註：(a) 根據資產總額但不計入現金及短期資金、在銀行及其他金融機構於1至12個月內到期的存款、聯營公司投資及固定資產。

(b) 根據客戶存款及已發行之債務證券。

**33. Material Related Party Transactions**

The Group maintains certain retirement benefit schemes for its staff as per Note 2(q). In the year 2001, the total amount of contributions the Bank made to the schemes was HK\$59 million (2000 : HK\$47 million).

The Group enters into a number of transactions with the Group's related parties, including its associates, and key management personnel and their close family members and companies controlled or significantly influenced by them. The transactions include accepting deposits from and extending credit facilities to them. Except that there is an interest free shareholder's advance extended to one associate amounting to HK\$33 million at 31st December, 2001 (2000 : HK\$39 million), all interest rates in connection with the deposits taken and credit facilities extended are under terms and conditions normally applicable to customers of comparable standing.

The interest received from and interest paid to the Group's related parties for the year, and the outstanding balances of amounts due from and due to them at the year end are aggregated as follows:

	2001 相對集團總數 之百分率 % to Group total	2000 相對集團總數 之百分率 % to Group total
Interest income	3.9	2.6
Interest expense	3.0	2.9
Amount due from related parties (Note a)	3.8	4.8
Amount due to related parties (Note b)	2.5	1.9

Notes: (a) Base on total assets excluding cash and short-term funds, placements with banks and other financial institutions maturing between one and twelve months, investments in associates and fixed assets.

(b) Based on deposits of customers and debt instruments issued.

**34. 比較數字**

由於會計政策變更(詳情載於附註3)，及為了符合本年度的呈報方式，若干比較數字已再分類。

**34. Comparative Figures**

Certain comparative figures have been adjusted as a result of the changes in accounting policies, details of which are set out in Note 3, and reclassified to conform with the current year's presentation.