

## (二十三) 固定資產(續)

## 23 Fixed assets (continued)

		本銀行 The Bank			
		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值	Cost or valuation				
二〇〇一年一月一日	At 1 January 2001	530,243	1,123,487	285,202	1,938,932
增置	Additions	–	–	78,201	78,201
出售	Disposals	–	–	(6,446)	(6,446)
轉賬淨額	Reclassifications, net	17,078	(17,417)	–	(339)
重估虧損[註釋(二十七)]	Deficit on revaluation (note 27)	–	(118,960)	–	(118,960)
二〇〇一年十二月三十一日	At 31 December 2001	<u>547,321</u>	<u>987,110</u>	<u>356,957</u>	<u>1,891,388</u>
累積折舊	Accumulated depreciation				
二〇〇一年一月一日	At 1 January 2001	93,383	–	206,900	300,283
本年度折舊	Charge for the year	10,980	–	38,841	49,821
出售	Disposals	–	–	(5,963)	(5,963)
轉賬	Reclassifications	(339)	–	–	(339)
二〇〇一年十二月三十一日	At 31 December 2001	<u>104,024</u>	<u>–</u>	<u>239,778</u>	<u>343,802</u>
賬面淨值	Net book value				
二〇〇一年十二月三十一日	At 31 December 2001	<u>443,297</u>	<u>987,110</u>	<u>117,179</u>	<u>1,547,586</u>
二〇〇〇年十二月三十一日	At 31 December 2000	436,860	1,123,487	78,302	1,638,649
上列資產之成本或估值分析 如下：	The analysis of cost or valuation of the above assets is as follows:				
<b>二〇〇一年</b>	<b>2001</b>				
成本值	At cost	407,022	–	356,957	763,979
由投資物業轉賬為房產， 並以一九九五年專業估值 列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產， 並以一九九八年專業估值 列示	Reclassification from investment properties stated at professional valuation 1998	72,639	–	–	72,639
二〇〇一年專業估值	At professional valuation 2001	–	987,110	–	987,110
		<u>547,321</u>	<u>987,110</u>	<u>356,957</u>	<u>1,891,388</u>
<b>二〇〇〇年</b>	<b>2000</b>				
成本值	At cost	408,310	–	285,202	693,512
由投資物業轉賬為房產， 並以一九九五年專業估值 列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產， 並以一九九八年專業估值 列示	Reclassification from investment properties stated at professional valuation 1998	54,273	–	–	54,273
一九九八年專業估值	At professional valuation 1998	–	1,123,487	–	1,123,487
		<u>530,243</u>	<u>1,123,487</u>	<u>285,202</u>	<u>1,938,932</u>

## (二十三) 固定資產 (續)

投資物業按照二〇〇一年十一月三十日之估值列賬，由獨立專業估值師以公開市值作基準而釐定，是次估值經由香港專業物業估值公司韋堅信產業測量師行進行。

房產及投資物業之賬面淨值包括：

## 23 Fixed assets (continued)

The investment properties are stated at valuation made by an independent professional valuer at 30 November 2001 on an open market value basis. The valuation was carried out by A.G. Wilkinson & Associates, a professional property valuation firm in Hong Kong.

The net book value of premises and investment properties comprises:

		本集團 The Group			
		2001		2000	
		房產 Premises	投資物業 Investment properties	房產 Premises	投資物業 Investment properties
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
位於香港之租約物業：		Leasehold properties in Hong Kong:			
長期租約	Long-term leases	282,504	915,350	270,895	1,050,527
中期租約	Medium-term leases	160,793	71,760	165,965	72,960
		<u>443,297</u>	<u>987,110</u>	436,860	1,123,487
位於海外之租約物業：		Leasehold properties outside Hong Kong:			
長期租約	Long-term leases	3,812	—	3,887	—
中期租約	Medium-term leases	4,194	—	4,305	—
		<u>451,303</u>	<u>987,110</u>	<u>445,052</u>	<u>1,123,487</u>
		本銀行 The Bank			
		2001		2000	
		房產 Premises	投資物業 Investment properties	房產 Premises	投資物業 Investment properties
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
位於香港之租約物業：		Leasehold properties in Hong Kong:			
長期租約	Long-term leases	282,504	915,350	270,895	1,050,527
中期租約	Medium-term leases	160,793	71,760	165,965	72,960
		<u>443,297</u>	<u>987,110</u>	<u>436,860</u>	<u>1,123,487</u>

## (二十四)其他賬項及準備金 24 Other accounts and provisions

		本集團 The Group		本銀行 The Bank	
		2001 HK\$'000	2000 HK\$'000	2001 HK\$'000	2000 HK\$'000
遞延稅項準備 (註釋)	Provision for deferred taxation (note)	14,432	8,213	14,432	8,213
	Short positions in Exchange Fund Bills and Notes, at market value:				
沽空之外匯基金票據及債 券市值					
– 上市並持作買賣用途	– Listed, trading	1,025	20,047	1,025	20,047
– 非上市並持作買賣用途	– Unlisted, trading	4,140,948	4,683,424	4,140,948	4,683,424
		4,141,973	4,703,471	4,141,973	4,703,471
其他	Others	866,849	1,650,964	630,330	1,496,105
		5,023,254	6,362,648	4,786,735	6,207,789

註釋：  
遞延稅項準備

Note:  
Provision for deferred taxation

		本集團及本銀行 The Group and the Bank	
		2001 HK\$'000	2000 HK\$'000
遞延稅項	Deferred taxation		
一月一日	At 1 January	8,213	12,209
轉出/(入)損益賬[註釋(八)]	Transfer from/(to) profit and loss account (note 8)	6,219	(3,996)
十二月三十一日	At 31 December	14,432	8,213
賬項準備包括：	Provided in the accounts in respect of:		
加速折舊免稅額	Accelerated depreciation allowances	14,432	8,213
		14,432	8,213

有關遞延稅項之重大或有負債並無撥準備金。由於重估投資物業所得盈餘之變現將不會引致稅項負債，因此該等重估並不構成時間差異。

There is no significant potential liability for deferred taxation not provided for. The revaluation of the investment properties does not constitute a timing difference as realisation of the revaluation surplus would not result in a tax liability.

## (二十五)到期日分析 25 Maturity profile

二〇〇一年

2001

本集團

The Group

	即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>						
庫存現金及短期資金	Cash and short-term funds						
	473,962	17,485,387	966,003	-	-	-	18,925,352
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months						
	-	4,365,105	1,095,015	-	-	-	5,460,120
持有存款證	Certificates of deposit held						
	-	295,736	696,400	610,760	-	-	1,602,896
債務證券包括：	Debt securities included in:						
	- Held-to-maturity securities						
- 持至到期證券	-	2,651,677	402,322	2,922,266	124,747	39,000	6,140,012
- 持作買賣用途證券	-	-	-	327,995	-	-	327,995
- 非持作買賣用途證券	-	20,067	117,378	1,173,493	-	-	1,310,938
客戶貸款	Advances to customers						
	1,315,134	1,397,755	2,631,900	11,193,856	11,236,547	1,198,535	28,973,727
同業貸款	Advances to banks and other financial institutions						
	-	-	-	9,360	-	-	9,360
	<u>1,789,096</u>	<u>26,215,727</u>	<u>5,909,018</u>	<u>16,237,730</u>	<u>11,361,294</u>	<u>1,237,535</u>	<u>62,750,400</u>
<b>負債</b>	<b>Liabilities</b>						
同業存款	Deposits and balances of banks and other financial institutions						
	263,846	975,759	16,187	-	-	-	1,255,792
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers						
	10,374,361	36,555,797	2,468,152	206,501	-	-	49,604,811
發行之存款證	Certificates of deposit issued						
	-	-	550,000	560,000	-	-	1,110,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes						
	-	4,076,333	64,615	1,025	-	-	4,141,973
	<u>10,638,207</u>	<u>41,607,889</u>	<u>3,098,954</u>	<u>767,526</u>	<u>-</u>	<u>-</u>	<u>56,112,576</u>

## (二十五)到期日分析(續) 25 Maturity profile (continued)

二〇〇一年

2001

本銀行

The Bank

	即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>						
庫存現金及短期資金	471,897	17,621,507	966,003	-	-	-	19,059,407
定期存放同業 (一至十二個月內到期)	-	4,351,324	1,315,015	-	-	-	5,666,339
持有存款證	-	295,736	696,400	610,760	-	-	1,602,896
債務證券包括：	Debt securities included in:						
- 持至到期證券	-	2,641,677	402,322	2,912,055	100,536	39,000	6,095,590
- 持作買賣用途證券	-	-	-	327,995	-	-	327,995
- 非持作買賣用途證券	-	20,067	117,378	1,173,493	-	-	1,310,938
客戶貸款	1,384,148	1,354,001	2,513,269	10,974,131	11,184,629	1,160,058	28,570,236
同業貸款	-	-	-	9,360	-	-	9,360
	<b>1,856,045</b>	<b>26,284,312</b>	<b>6,010,387</b>	<b>16,007,794</b>	<b>11,285,165</b>	<b>1,199,058</b>	<b>62,642,761</b>
<b>負債</b>	<b>Liabilities</b>						
同業存款	319,579	1,045,759	16,187	-	-	-	1,381,525
客戶之往來、定期、 儲蓄及其他存款	10,444,536	37,227,733	2,470,923	206,501	-	-	50,349,693
發行之存款證	-	-	550,000	560,000	-	-	1,110,000
沽空之外匯基金 票據及債券	-	4,076,333	64,615	1,025	-	-	4,141,973
	<b>10,764,115</b>	<b>42,349,825</b>	<b>3,101,725</b>	<b>767,526</b>	<b>-</b>	<b>-</b>	<b>56,983,191</b>

## (二十五)到期日分析(續) 25 Maturity profile (continued)

二〇〇〇年

2000

本集團

The Group

		即時償還 Repayable on demand HK\$'000	三個月 或以下 Three months or less HK\$'000	三個月以 上至一年 One year or less but over three months HK\$'000	一年以上 至五年 Five years or less but over one year HK\$'000	五年以上 Over five years HK\$'000	無註明 日期 Undated HK\$'000	合計 Total HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	840,912	20,238,766	433,384	–	–	–	21,513,062
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	–	5,620,428	1,706,160	–	–	–	7,326,588
持有存款證	Certificates of deposit held	–	250,210	694,389	360,244	–	–	1,304,843
債務證券包括：	Debt securities included in:							
– 持至到期證券	– Held-to-maturity securities	–	2,543,725	855,698	1,019,506	25,637	92,040	4,536,606
– 持作買賣用途證券	– Trading securities	–	–	40,302	61,500	20,510	–	122,312
– 非持作買賣用途證券	– Non-trading securities	–	54,676	60,187	177,007	–	–	291,870
客戶貸款	Advances to customers	1,465,748	2,597,937	2,763,903	8,356,885	11,811,207	1,249,912	28,245,592
同業貸款	Advances to banks and other financial institutions	–	–	–	15,600	–	–	15,600
		<u>2,306,660</u>	<u>31,305,742</u>	<u>6,554,023</u>	<u>9,990,742</u>	<u>11,857,354</u>	<u>1,341,952</u>	<u>63,356,473</u>
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	136,467	826,735	–	–	–	–	963,202
客戶之往來、定期、儲蓄及其他存款	Current, fixed, savings and other deposits of customers	8,287,664	38,414,459	2,681,318	334,586	–	–	49,718,027
發行之存款證	Certificates of deposit issued	–	–	809,000	550,000	–	–	1,359,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	–	4,300,965	402,506	–	–	–	4,703,471
		<u>8,424,131</u>	<u>43,542,159</u>	<u>3,892,824</u>	<u>884,586</u>	<u>–</u>	<u>–</u>	<u>56,743,700</u>

## (二十五)到期日分析(續) 25 Maturity profile (continued)

二〇〇〇年		2000						
本銀行		The Bank						
		即時償還	三個月 或以下	三個月以 上至一年	一年以上 至五年	五年以上	無註明 日期	合計
		Repayable on demand	Three months or less	One year or less but over three months	Five years but over one year	Over five years	Undated	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>							
庫存現金及短期資金	Cash and short-term funds	853,194	20,084,537	433,384	-	-	-	21,371,115
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	-	5,631,611	1,976,160	-	-	-	7,607,771
持有存款證	Certificates of deposit held	-	250,210	694,389	360,244	-	-	1,304,843
債務證券包括：	Debt securities included in:							
- 持至到期證券	- Held-to-maturity securities	-	2,523,659	845,698	1,009,502	25,637	92,040	4,496,536
- 持作買賣用途證券	- Trading securities	-	-	40,302	61,500	20,510	-	122,312
- 非持作買賣用途證券	- Non-trading securities	-	54,676	60,187	177,007	-	-	291,870
客戶貸款	Advances to customers	1,498,278	2,562,403	2,663,639	8,146,419	11,722,095	1,243,819	27,836,653
同業貸款	Advances to banks and other financial institutions	-	-	-	95,600	-	-	95,600
		2,351,472	31,107,096	6,713,759	9,850,272	11,768,242	1,335,859	63,126,700
<b>負債</b>	<b>Liabilities</b>							
同業存款	Deposits and balances of banks and other financial institutions	196,792	896,735	-	-	-	-	1,093,527
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	8,354,799	38,892,455	2,684,847	334,586	-	-	50,266,687
發行之存款證	Certificates of deposit issued	-	-	809,000	550,000	-	-	1,359,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	-	4,300,965	402,506	-	-	-	4,703,471
		8,551,591	44,090,155	3,896,353	884,586	-	-	57,422,685

## (二十六) 股本

## 26 Share capital

		2001 HK\$'000	2000 HK\$'000
註冊股本：	Authorized:		
三億股(二〇〇〇年：三億股)，每股港幣五元	300,000,000 shares (2000: 300,000,000 shares) of HK\$5 each	<u>1,500,000</u>	<u>1,500,000</u>
已發行及已繳足股本：	Issued and fully paid:		
二億三千二百一十九萬零一百一十五股(二〇〇〇年：二億三千二百一十九萬零一百一十五股)，每股港幣五元	232,190,115 shares (2000: 232,190,115 shares) of HK\$5 each	<u>1,160,951</u>	<u>1,160,951</u>

## (二十七) 儲備

## 27 Reserves

		本集團 The Group					
		資本儲備 Capital reserve	重估投資 物業儲備 Investment properties revaluation reserve	重估 投資儲備 Investment revaluation reserve	普通儲備 General reserve	保留溢利 Retained earnings	合計 Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
二〇〇一年一月一日	At 1 January 2001 as						
如往年列示	previously reported	37,500	1,177,738	108,422	1,003,730	3,323,646	5,651,036
採用經修訂之會計實務	Effect of adopting						
準則第九號之影響	SSAP 9 (revised)						
[註釋一(辰)]	(note 1(o))	-	-	-	-	267,019	267,019
二〇〇一年一月一日重列	At 1 January 2001	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
非持作買賣用途證券之	Change in fair value of						
公平價值改變	non-trading securities	-	-	(39,397)	-	-	(39,397)
出售非持作買賣用途之	Disposal of non-trading						
證券	securities	-	-	(91)	-	-	(91)
重估虧損[註釋(二十三)]	Deficit on revaluation						
	(note 23)	-	(118,960)	-	-	-	(118,960)
保留溢利資本化	Capitalisation of	20,000	-	-	-	(20,000)	-
是年度溢利	retained profit						
	Profit for the year	-	-	-	-	845,827	845,827
已派二〇〇〇年末期股息	2000 Final						
	dividend paid	-	-	-	-	(267,019)	(267,019)
已派二〇〇一年中期股息	2001 Interim						
	dividend paid	-	-	-	-	(88,232)	(88,232)
二〇〇一年十二月三十一日	At 31 December 2001	<u>57,500</u>	<u>1,058,778</u>	<u>68,934</u>	<u>1,003,730</u>	<u>4,061,241</u>	<u>6,250,183</u>
相當於：	Representing:-						
本銀行及附屬公司	Bank and subsidiaries	57,500	1,058,778	68,934	1,003,730	4,076,505	6,265,447
共同控制實體	Jointly controlled						
聯營公司	entities	-	-	-	-	(15,290)	(15,290)
	Associated company	-	-	-	-	26	26
二〇〇一年十二月三十一日	At 31 December 2001	<u>57,500</u>	<u>1,058,778</u>	<u>68,934</u>	<u>1,003,730</u>	<u>4,061,241</u>	<u>6,250,183</u>



## (二十七) 儲備(續)

## 27 Reserves (continued)

		本銀行 The Bank				
		重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇一年一月一日	At 1 January 2001 as					
如往年列示	previously reported	1,177,738	42,932	1,003,730	2,605,391	4,829,791
採用經修訂之會計實務	Effect of adopting					
準則第九號之影響	SSAP 9 (revised)					
[註釋一(辰)]	(note 1(o))	-	-	-	267,019	267,019
	At 1 January 2001					
二〇〇一年一月一日重列	as restated	1,177,738	42,932	1,003,730	2,872,410	5,096,810
非持作買賣用途證券之	Change in fair value of					
公平價值改變	non-trading securities	-	(12,517)	-	-	(12,517)
出售非持作買賣用途之	Disposal of non-trading					
證券	securities	-	(91)	-	-	(91)
	Deficit on revaluation					
重估虧損[註釋(二十三)]	(note 23)	(118,960)	-	-	-	(118,960)
是年度溢利	Profit for the year	-	-	-	777,602	777,602
	2000 Final					
已派二〇〇〇年末期股息	dividend paid	-	-	-	(267,019)	(267,019)
	2001 Interim					
已派二〇〇一年中期股息	dividend paid	-	-	-	(88,232)	(88,232)
二〇〇一年十二月三十一日	At 31 December 2001	1,058,778	30,324	1,003,730	3,294,761	5,387,593

- 甲、本集團之資本儲備是由若干附屬公司將其保留溢利資本化並發行新股予本銀行時所成立。
- (a) The Group's capital reserve was set up in relation to the capitalisation by certain subsidiaries of their retained earnings for the issue of new shares to the Bank.
- 乙、普通儲備是往年度從保留溢利及內部儲備轉撥之金額。
- (b) The general reserve is comprised of previous years' transfers from retained earnings and inner reserve.
- 丙、年結後董事會擬派末期股息港幣二億一千五百九十三萬七千元(二〇〇〇年為港幣二億六千七百零一萬九千元)，將由截至二〇〇二年十二月三十一日止年度內之保留溢利中分派[註釋(十)]。
- (c) The directors proposed a final dividend of HK\$215,937,000 (2000: HK\$267,019,000) after the year end which will be deducted as an appropriation of retained earnings in the year ending 31 December 2002 (note 10).

## (二十七) 儲備(續)

## 27 Reserves (continued)

		本集團 The Group					
		資本儲備 Capital reserve HK\$'000	重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇〇年一月一日	At 1 January 2000 as						
如往年列示	previously reported	37,500	1,177,738	57,066	1,003,730	2,677,529	4,953,563
採用經修訂之會計實務	Effect of adopting						
準則第九號之影響	SSAP 9 (revised)						
[註釋一(辰)]	(note 1(o))	—	—	—	—	227,546	227,546
	At 1 January 2000						
二〇〇〇年一月一日重列	as restated	37,500	1,177,738	57,066	1,003,730	2,905,075	5,181,109
非持作買賣用途證券之	Change in fair value of						
公平價值改變	non-trading securities	—	—	59,967	—	—	59,967
出售非持作買賣用途之	Disposal of non-trading						
證券	securities	—	—	(8,611)	—	—	(8,611)
是年度溢利	Profit for the year	—	—	—	—	1,010,656	1,010,656
已派一九九九年末期股息	1999 Final dividend paid	—	—	—	—	(227,546)	(227,546)
已派二〇〇〇年中期股息	2000 Interim dividend paid	—	—	—	—	(97,520)	(97,520)
二〇〇〇年十二月三十一日	At 31 December 2000	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
相當於：	Representing:-						
本銀行及附屬公司	Bank and subsidiaries	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
二〇〇〇年十二月三十一日	At 31 December 2000	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055

## (二十七) 儲備(續)

## 27 Reserves (continued)

		本銀行 The Bank				
		重估投資 物業儲備 Investment properties revaluation reserve HK\$'000	重估 投資儲備 Investment revaluation reserve HK\$'000	普通儲備 General reserve HK\$'000	保留溢利 Retained earnings HK\$'000	合計 Total HK\$'000
二〇〇〇年一月一日	At 1 January 2000 as					
如往年列示	previously reported	1,177,738	51,874	1,003,730	2,074,524	4,307,866
採用經修訂之會計實務 準則第九號之影響 [註釋一(辰)]	Effect of adopting SSAP 9 (revised) (note 1(o))	—	—	—	227,546	227,546
	At 1 January 2000					
二〇〇〇年一月一日重列	as restated	1,177,738	51,874	1,003,730	2,302,070	4,535,412
非持作買賣用途證券之 公平價值改變	Change in fair value of non-trading securities	—	(331)	—	—	(331)
出售非持作買賣用途之 證券	Disposal of non-trading securities	—	(8,611)	—	—	(8,611)
是年度溢利	Profit for the year	—	—	—	895,406	895,406
已派一九九九年末期股息	1999 Final dividend paid	—	—	—	(227,546)	(227,546)
已派二〇〇〇年中期股息	2000 Interim dividend paid	—	—	—	(97,520)	(97,520)
二〇〇〇年十二月三十一日	At 31 December 2000	1,177,738	42,932	1,003,730	2,872,410	5,096,810

## (二十八) 附屬公司欠款/存款

## 28 Amounts due from/to subsidiaries

包括在下列各資產負債表  
項目內計有附屬公司結餘  
如下：

Included in the following balance sheet headings are balances with subsidiaries:

		本銀行 The Bank	
		2001 HK\$'000	2000 HK\$'000
附屬公司欠款：	Amounts due from subsidiaries:		
庫存現金及短期資金	Cash and short-term funds	153,197	13,375
定期存放同業(一至十二 個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	270,000	320,000
貸款及其他賬項	Advances and other accounts	97,194	139,254
		<u>520,391</u>	<u>472,629</u>
附屬公司存款：	Amounts due to subsidiaries:		
同業存款	Deposits and balances of banks and other financial institutions	125,733	130,325
客戶往來、定期、儲蓄 及其他存款賬項	Current, fixed, savings and other deposits of customers	748,690	554,781
其他賬項及準備金	Other accounts and provisions	388	998
		<u>874,811</u>	<u>686,104</u>