(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	547,321	987,110	356,957	1,891,388
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	104,024		239,778	343,802
賬面淨值	Net book value				
二〇〇一年十二月三十一日	At 31 December 2001	443,297	987,110	117,179	1,547,586
			207,110	11,917	1,017,000
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:

二〇〇一年

成本值 由投資物業轉賬為房產, 並以一九九五年專業估值 列示 由投資物業轉賬為房產, 並以一九九八年專業估值 列示 二〇〇一年專業估值

二〇〇〇年

成本值 由投資物業轉賬為房產, 並以一九九五年專業估值 列示 由投資物業轉賬為房產, 並以一九九八年專業估值 列示 一九九八年專業估值

The analysis of cost or valuation of the above assets is as follows:

2001

At cost Reclassification from investment	407,022	-	356,957	763,979
properties stated at professional valuation 1995 Reclassification from investment	67,660	-	-	67,660
properties stated at professional				
valuation 1998	72,639	-	-	72,639
At professional valuation 2001		987,110		987,110
	547,321	987,110	356,957	1,891,388
2000				
At cost	408,310	_	285,202	693,512
Reclassification from investment properties stated at professional				
valuation 1995	67,660	-	-	67,660
Reclassification from investment properties stated at professional				
valuation 1998	54,273	_	_	54,273
At professional valuation 1998	_	1,123,487	_	1,123,487
	530,243	1,123,487	285,202	1,938,932

(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:

				集團	
			The (Group	
		2001 2000			000
		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
		443,297	987,110	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	-
		451,303	987,110	445,052	1,123,487

		本銀行 The Bank				
		20	2001		00	
		投資物業 房產 Investment Premises properties HK\$'000 HK\$'000		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	
		HK \$ 000	ΠΚΦ 000	ПК\$ 000	ПКФ 000	
	Leasehold properties in					
位於香港之租約物業:	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	
		443,297	987,110	436,860	1,123,487	

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

		本集團 The Group			银行 Bank
		2001	2000	2001	2000
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
遞延稅項準備	Provision for deferred				
(註釋)	taxation (note)	14,432	8,213	14,432	8,213
	Short positions in Exchange				
沽空之外匯基金票據及債	Fund Bills and Notes,				
券市值	at market value:				
- 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

処処忧気车厢			
		本集團及 The Group and	
		2001	2000
		HK\$'000	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 債並無未撥準備金。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

本集團	The Group
二〇〇一年	2001

	The Group			三個月以				
				上至一年	一年以上			
			三個月	One year	至五年			
			或以下	or less	Five years			
		即時償還	Three	but over	or less	五年以上	無註明	A =1
		Repayable	months	three	but over	Over	日期	合計
		on demand	or less	months	one year	five years	Undated	Total
次支		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	472.062	17 405 207	066 003				19 005 250
俾什 况 並 从 应 期 貝 並	Placements with banks	475,902	17,485,387	966,003	-	-	-	18,925,352
	and other financial							
	institutions maturing							
定期存放同業	between one and							
(一至十二個月內到期)		_	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							
- 持至到期證券	securities	-	2,651,677	402,322	2,922,266	124,747	39,000	6,140,012
– 持作買賣用途證券	 Trading securities 	-	-	-	327,995	-	-	327,995
– 非持作買賣用途證券	 Non-trading securities 	-	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
	Advances to banks and							
	other financial							
同業貸款	institutions	-	-	-	9,360	-	-	9,360
		1,789,096	26,215,727	5,909,018	16,237,730	11,361,294	1,237,535	62,750,400
負債	Liabilities							
	Deposits and balances							
	of banks and other							
同業存款	financial institutions	263,846	975,759	16,187	_	_	_	1,255,792
	Current, fixed, savings	,	,	,				, ,
客戶之往來、定期、	and other deposits							
儲蓄及其他存款	of customers	10,374,361	36,555,797	2,468,152	206,501	-	-	49,604,811
	Certificates of deposit							
發行之存款證	issued	-	-	550,000	560,000	-	-	1,110,000
	Short positions in							
沽空之外匯基金	Exchange Fund Bills							
票據及債券	and Notes	_	4,076,333	64,615	1,025		_	4,141,973
		10,638,207	41,607,889	3,098,954	767,526	_	_	56,112,576

- -

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

R47 The Bank $\begin{bmatrix} 387 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ $	二〇〇一年	2001							
本市理委会及期限会。 「Unds Placements with banks and other financial institutions maturing Determents with banks and other financial institutions maturing Determents - F4E到期證券 471,897 Placements with banks and other financial institutions maturing Determents - F4E 295,736 1,315,015 696,400 - - - - 5,666,339 2007 (0-至十)-(個月內到]) (-至十)-(個月內到]) (-是至到]] Nucleon on and Deter securities included in Held-to-maturity securities - 4,351,324 1,315,015 - - - 5,666,339 (-至十)-(個月內到]) (-是至封]] Nucleon on and Deter securities - 4,351,324 1,315,015 - - - 5,666,339 (-E37) Nucleon on and Deter securities - 4,351,324 1,315,015 - - - 5,666,339 - F4F 程質目途證券 - Trading securities - Notrading securities - 2,641,677 402,322 2,912,055 100,536 39,000 6,095,590 - F4F 程質目途證券 - Trading securities - Notrading securities - 2,0067 117,375 1,73,493 - - 9,360 Plags - Institutions - Institutions - Institutions 1,856,402 6,010,797 1,128,165			Repayable on demand	或以下 Three months or less	上至一年 One year or less but over three months	至五年 Five years or less but over one year	Over five years	日期 Undated	Total
庫存現金及短期資金 funds 471,897 1,621,507 966,003 - - - 1,059,407 Placements with banks and other financial institutions maturing between one and - - - 5,666,339 CUP至十二幅月內到期) Certificates of deposith eld - - 4,351,324 1,315,015 - - - 5,666,339 CP至十二幅月內到期) Certificates of deposith eld - 295,736 696,400 610,760 - - - 5,666,339 Certificates of deposith eld - 295,736 696,400 610,760 - - - 5,666,339 Certificates of deposith eld - 295,736 696,400 610,760 - - 1,602,886 - - - - - 327,995 - - 327,995 - - 327,995 - - Notrading securities - 20,067 117,378 1,174,403 - - 1,310,038 25,570 SP白賞欽 institutions - 1,384,484 1,354,001 2,513,269 16,007,794	資產								
(一至十二個月內到期)twelve months-4,351,3241,315,0155,666,339持有存款證Certificates of deposit held-295,736696,400610,7601,602,896債務證券包括:Debt securities included in: - Held-to-maturity-2295,736696,400610,7601,602,896-持作買賣用途證券-Trading securities-2,641,677402,3222,912,055100,53639,0006,095,590-持作買賣用途證券-Trading securities-20,067117,3781,173,4931,310,938客戶貸款Advances to customers1,384,1481,354,0012,513,26910,974,13111,184,6291,160,05828,570,236高校和vances to banks and other financial9,3609,360同業貸款institutions319,5791,045,75916,1871,381,525Current, fixed, savings and other deposits-1,045,75916,18750,349,693管業存款financial institutions319,5791,045,75916,18750,349,693Current, fixed, savings and other deposits of customers10,444,53637,227,7332,470,923206,50150,349,693Certificates of deposit issuedissued550,0001,110,000Short positions in Exchange Fund Bills =Exchange Fund Bills =-4,076,333 </td <td></td> <td>funds Placements with banks and other financial institutions maturing</td> <td>471,897</td> <td>17,621,507</td> <td>966,003</td> <td>-</td> <td>_</td> <td>-</td> <td>19,059,407</td>		funds Placements with banks and other financial institutions maturing	471,897	17,621,507	966,003	-	_	-	19,059,407
持有存款證 債務證券包括:Certificates of deposit held Debt securities included in: - Held-to-maturity securities-295,736696,400610,7601,602,896Held-to-maturity securities-2,641,677402,3222,912,055100,53639,0006,095,590Held-to-maturity securities327,995327,995Non-trading securities327,995327,995-Non-trading securities327,995327,995-Non-trading securities20,067117,3781,173,4931,310,938客戶貸款Advances to customers Advances to banks and other financial institutions9,3609,360月業存款Institutions9,3609,360月業存款Financial institutions of banks and other financial institutions319,5791,045,75916,1871,381,525SP.2住来、定期、 儲蓄器及其他存款issued sued550,000560,00050,349,693Current, fixed, savings af other deposits of customers550,000560,0001,110,000Short positions in Exchange Fund Bills synteg <td></td> <td></td> <td>_</td> <td>4,351,324</td> <td>1,315,015</td> <td>_</td> <td>_</td> <td>_</td> <td>5,666,339</td>			_	4,351,324	1,315,015	_	_	_	5,666,339
- 持作買賣用途證券 - 非持作買賣用途證券 - Non-trading securities - Non-trading securities 327,995 327,995 - 非持作買賣用途證券 客戶貸款 - Non-trading securities Advances to customers Advances to banks and other financial institutions - 20,067 117,378 1,173,493 1,310,938 同業貸款 Advances to customers Advances to banks and other financial institutions 9,360 9,360 9,360 同業貸款 institutions 9,360 9,360 9,360 月業行款 Itabilities Deposits and balances of banks and other financial institutions Current, fixed, savings and other deposits of customers 319,579 1,045,759 16,187 1,381,525 客戶之往來、定期、 儲蓄及其他存款 and other deposits of customers 319,579 1,045,759 16,187 50,349,693 资行之存款證 issued 550,000 560,000 1,1110,000 Short positions in 思xchange Fund Bills 票據及債券 Exchange Fund Bills and Notes 4,076,333 64,615 1,025 4,114,973	持有存款證	Debt securities included in:	-			610,760	-	-	
- 非持作買賣用途證券 - Non-trading securities - 20,067 117,378 1,173,493 - - 1,310,938 客戶貸款 Advances to customers Advances to banks and other financial institutions 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 institutions - - - 9,360 - - 9,360 「課券6,045 26,284,312 6,010,387 16,007,794 11,285,165 1,199,058 62,642,761 算債 Liabilities Deposits and balances of banks and other financial institutions Current, fixed, savings and other deposits of customers 319,579 1,045,759 16,187 - - 1,381,525 客戶之往來、定期、 儲蓄及其他存款 and other deposits of customers 10,444,536 37,227,733 2,470,923 206,501 - - 50,349,693 發行之存款證 issued - - 550,000 560,000 - - 1,110,000 Short positions in Exchange Fund Bills s mid Notes - 4,076,333 64,615 1,025 - - 4,141,973	- 持至到期證券	securities	-	2,641,677	402,322	2,912,055	100,536	39,000	6,095,590
客戶貸款Advances to customers Advances to banks and other financial institutions1,384,1481,354,0012,513,26910,974,13111,184,6291,160,05828,570,236同業貸款institutions9,3609,3601,856,04526,284,3126,010,38716,007,79411,285,1651,199,05862,642,761負債Liabilities Deposits and balances of banks and other financial institutions Current, fixed, savings and other deposits of customers Certificates of deposit issued 象行之存款證319,5791,045,75916,1871,381,525客戶之往來、定期、 儲蓄及其他存款0 ther deposits of customers Certificates of deposit issued Short positions in Exchange Fund Bills and Notes10,444,53637,227,7332,470,923206,50150,349,693強行之存款證 票據及債券Exchange Fund Bills and Notes-4,076,33364,6151,0254,141,973			-	-			-	-	
Advances to banks and other financial institutions9,3609,3601,856,04526,284,3126,010,38716,007,79411,285,1651,199,05862,642,761負債Liabilities Deposits and balances of banks and other financial institutions319,5791,045,75916,1871,381,525客戶之往來、定期、 儲蓄及其他存款Current, fixed, savings and other deposits of customers Certificates of deposit issued Short positions in Exchange Fund Bills 需撥及債券10,444,53637,227,7332,470,923206,50150,349,693協立之外匯基金 票據及債券Exchange Fund Bills and Notes-4,076,33364,6151,0254,141,973			-				-	-	
負債Liabilities回樂存款Deposits and balances of banks and other financial institutions319,5791,045,75916,1871,381,525客戶之往來、定期、 儲蓄及其他存款Current, fixed, savings and other deposits of customers10,444,53637,227,7332,470,923206,50150,349,693發行之存款證issued550,000560,0001,110,000站空之外匯基金 票據及債券Exchange Fund Bills and Notes-4,076,33364,6151,0254,141,973		Advances to banks and other financial	1,384,148	1,354,001	2,513,269		11,184,629	1,160,058	28,570,236
負債LiabilitiesDeposits and balances of banks and other financial institutions319,5791,045,75916,1871,381,525宮戸之往來、定期、 儲蓄及其他存款and other deposits of customers Certificates of deposit issued10,444,53637,227,7332,470,923206,50150,349,693發行之存款證issued550,000560,0001,110,000防ort positions in 法空之外匯基金 票據及債券Exchange Fund Bills and Notes-4,076,33364,6151,0254,141,973	同業貸款	institutions	-	-	-	9,360	-	-	9,360
Deposits and balances of banks and other 319,579 1,045,759 16,187 - - - 1,381,525 同業存款 financial institutions Current, fixed, savings and other deposits of customers 319,579 1,045,759 16,187 - - - 1,381,525 客戶之往來、定期、 儲蓄及其他存款 and other deposits of customers 10,444,536 37,227,733 2,470,923 206,501 - - 50,349,693 没行之存款證 issued - - - 550,000 560,000 - - 1,110,000 Short positions in 法空之外匯基金 Exchange Fund Bills and Notes - 4,076,333 64,615 1,025 - - 4,141,973			1,856,045	26,284,312	6,010,387	16,007,794	11,285,165	1,199,058	62,642,761
客戶之往來、定期、 儲蓄及其他存款 Current, fixed, savings and other deposits of customers 10,444,536 37,227,733 2,470,923 206,501 - - 50,349,693 發行之存款證 issued - - - 550,000 560,000 - - 1,110,000 發行之存款證 issued - - - 550,000 560,000 - - 1,110,000 站空之外匯基金 Exchange Fund Bills and Notes - 4,076,333 64,615 1,025 - - 4,141,973	負債	Deposits and balances							
儲蓄及其他存款 of customers 10,444,536 37,227,733 2,470,923 206,501 - - 50,349,693 發行之存款證 issued - - 550,000 560,000 - - 1,110,000 防ort positions in Exchange Fund Bills - - 4,076,333 64,615 1,025 - - 4,141,973			319,579	1,045,759	16,187	-	-	-	1,381,525
發行之存款證 issued - - 550,000 560,000 - - 1,110,000 Short positions in - - - 550,000 560,000 - - - 1,110,000 活空之外匯基金 Exchange Fund Bills - - 4,076,333 64,615 1,025 - - - 4,141,973		of customers	10,444,536	37,227,733	2,470,923	206,501	-	-	50,349,693
票據及債券 and Notes <u>- 4,076,333</u> <u>64,615</u> <u>1,025</u> <u> 4,141,973</u>	發行之存款證	issued	-	-	550,000	560,000	-	-	1,110,000
10,764,115 42,349,825 3,101,725 767,526 56,983,191			_	4,076,333	64,615	1,025	-	-	4,141,973
			10,764,115	42,349,825	3,101,725	767,526	_	_	56,983,191

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

本集団The Group上上上上日日111 <td< th=""><th>二000年</th><th>2000</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></td<>	二000年	2000							
庫存現金及短期資金Cash and short-term funds840,91220,238,766433,38421,513,062Placements with banks and other financial institutions maturingand other financial institutions maturing21,513,062定期存放同業between one and twelve months5,620,4281,706,1607,326,588持有存款證 債務證券包括:Certificates of deposit held tbet securities included in: 5,620,4281,706,1607,326,588持有存款證 債務證券包括:Certificates of deposit held tbet securities included in: 5,620,4281,706,1601,304,843作務至到期證券 Securities250,210694,389360,2441,304,843Held-to-maturity1,304,8432,543,725855,6981,019,50625,63792,0404,536,606122,312291,870291,870291,870291,870291,870 <td>本集團</td> <td>The Group</td> <td>Repayable on demand</td> <td>或以下 Three months or less</td> <td>上至一年 One year or less but over three months</td> <td>至五年 Five years or less but over one year</td> <td>Over five years</td> <td>日期 Undated</td> <td>Total</td>	本集團	The Group	Repayable on demand	或以下 Three months or less	上至一年 One year or less but over three months	至五年 Five years or less but over one year	Over five years	日期 Undated	Total
庫存現金及短期資金funds840,91220,238,766433,38421,513,062Placements with banks and other financial institutions maturingand other financial institutions maturing	資產								
(一至十二個月內到期)twelve months-5,620,4281,706,1607,326,588持有存款證Certificates of deposit held-250,210694,389360,2441,304,843債務證券包括:Debt securities included in: 1,304,84340,3025,65981,019,50625,63792,0404,536,606-持作買賣用途證券-Trading securities40,30261,50020,510-122,312-非持作買賣用途證券-Non-trading securities-54,67660,187177,007291,870客戶貸款Advances to customers1,465,7482,597,9372,763,9038,356,88511,811,2071,249,91228,245,592		funds Placements with banks and other financial institutions maturing	840,912	20,238,766	433,384	-	-	-	21,513,062
持有存款證Certificates of deposit held-250,210694,389360,2441,304,843債務證券包括:Debt securities included in:			_	5.620.428	1.706.160	_	_	_	7.326.588
- 持至到期證券 事件作買賣用途證券securities-2,543,725855,6981,019,50625,63792,0404,536,606- 持作買賣用途證券-Trading securities40,30261,50020,510-122,312- 非持作買賣用途證券-Non-trading securities-54,67660,187177,007291,870客戶貸款Advances to customers1,465,7482,597,9372,763,9038,356,88511,811,2071,249,91228,245,592	持有存款證	Certificates of deposit held Debt securities included in:	-			360,244	-	-	
- 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	- 持至到期證券	-	-	2,543,725	855,698	1,019,506	25,637	92,040	4,536,606
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	- 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
other financial	客戶貸款	Advances to banks and	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 institutions	同業貸款	institutions		_		15,600	_		15,600
2,306,660 31,305,742 6,554,023 9,990,742 11,857,354 1,341,952 63,356,473			2,306,660	31,305,742	6,554,023	9,990,742	11,857,354	1,341,952	63,356,473
負債 Liabilities Deposits and balances of banks and other	負債	Deposits and balances							
同業存款 financial institutions 136,467 826,735 963,202 Current, fixed, savings		Current, fixed, savings	136,467	826,735	-	-	_	-	963,202
客戶之往來、定期、 and other deposits 儲蓄及其他存款 of customers 8,287,664 38,414,459 2,681,318 334,586 - - 49,718,027 Certificates of deposit Certificates of deposit - - - 49,718,027		of customers	8,287,664	38,414,459	2,681,318	334,586	_	-	49,718,027
發行之存款證 issued 809,000 550,000 1,359,000 Short positions in		issued	-	-	809,000	550,000	_	-	1,359,000
沽空之外匯基金 Exchange Fund Bills 票據及債券 and Notes - 4,300,965 402,506 - - 4,703,471				4,300,965	402,506				4,703,471
8,424,131 43,542,159 3,892,824 884,586 - 56,743,700			8,424,131	43,542,159	3,892,824	884,586			56,743,700

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

on demand HK\$'000 or less HK\$'000 months HK\$'000 one year HK\$'000 five years HK\$'000 Undated HK\$'000 Total HK\$'000 資產 Assets	二000年	2000							
陸存現金及短期資金 Cash and short-term 庫存現金及短期資金 funds 853,194 20,084,537 433,384 - - - 21,371,115 Placements with banks and other financial institutions maturing - - - - - - 21,371,115 定期存放同業 between one and - - 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		The Bank	Repayable on demand	或以下 Three months or less	上至一年 One year or less but over three months	至五年 Five years or less but over one year	Over five years	日期 Undated	合計 Total HK\$'000
庫存現金及短期資金 funds 853,194 20,084,537 433,384 - - - 21,371,115 Placements with banks and other financial institutions maturing and other financial institutions maturing - - - - - 21,371,115 定期存放同業 between one and - - 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	資產								
(一至十二個月內到期)twelve months-5,631,6111,976,1607,607,771持有存款證Certificates of deposit held-250,210694,389360,2441,304,843		funds Placements with banks and other financial institutions maturing	853,194	20,084,537	433,384	-	_	_	21,371,115
持有存款證 Certificates of deposit held - 250,210 694,389 360,244 1,304,843			_	5.631.611	1.976.160	_	_	_	7.607.771
值務證券包括: Debt securities included in: - Held-to-maturity		Certificates of deposit held Debt securities included in:	_			360,244	-	-	1,304,843
·	- 持至到期證券		-	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	- 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	- 非持作買賣用途證券	 Non-trading securities 	-	54,676	60,187	177,007	-	-	291,870
Advances to banks and other financial		Advances to banks	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 institutions 95,600 95,600	同業貸款	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			2,351,472	31,107,096	6,713,759	9,850,272	11,768,242	1,335,859	63,126,700
負債 Liabilities Deposits and balances of banks and other	負債	Deposits and balances							
同業存款 financial institutions 196,792 896,735 1,093,527 Current, fixed, savings	同業存款		196,792	896,735	-	-	-	-	1,093,527
客戶之往來、定期、 and other deposits 儲蓄及其他存款 of customers 8,354,799 38,892,455 2,684,847 334,586 - - 50,266,687 Certificates of deposit Certificates of deposit - - 50,266,687		of customers	8,354,799	38,892,455	2,684,847	334,586	-	_	50,266,687
發行之存款證 issued – – 809,000 550,000 – – 1,359,000 Short positions in		issued Short positions in	-	_	809,000	550,000	_	-	1,359,000
沽空之外匯基金 Exchange Fund Bills 票據及債券 and Notes - 4,300,965 402,506 4,703,471			-	4,300,965	402,506	-	_	_	4,703,471
8,551,591 44,090,155 3,896,353 884,586 57,422,685			8,551,591	44,090,155	3,896,353	884,586	_	_	57,422,685

(二十六)股本

26 Share capital

•		· · · · · · · · · · · · · · · · · · ·		
			2001	2000
			HK\$'000	HK\$'000
	註冊股本:	Authorized:		
	三億股(二〇〇〇年:三億	300,000,000 shares (2000: 300,000,000 shares)		
	股),每股港幣五元	of HK\$5 each	1,500,000	1,500,000
	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	232,190,115 shares (2000: 232,190,115 shares)		
	百一十五股(二〇〇〇年:二	of HK\$5 each	1,160,951	1,160,951
	億三千二百一十九萬零一百			
	一十五股),每股港幣五元			

(二十七)儲備

27 Reserves

. — 丁 七) 1	27 Reserves			本 红 The C			
		資本儲備 Capital	重估投資 物業儲備 Investment properties revaluation	重估 投資儲備 Investment	普通儲備 General	保留溢利 Retained	合計
		reserve	reserve	reserve	reserve	earnings	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
二〇〇一年一月一日 如往年列示 採用經修訂之會計實務	At 1 January 2001 as previously reported Effect of adopting	37,500	1,177,738	108,422	1,003,730	3,323,646	5,651,036
準則第九號之影響 [註釋一(辰)]	SSAP 9 (revised) (note 1(o))					267,019	267,019
	At 1 January 2001						
二〇〇一年一月一日重列 非持作買賣用途證券之	as restated Change in fair value of	37,500	1,177,738	108,422	1,003,730	3,590,665	5,918,055
公平價值改變 出售非持作買賣用途之	non-trading securities Disposal of non-trading	-	-	(39,397)	-	-	(39,397)
山 日 升村 叶 貝 貝 ⊓ 延 と 證券	securities Deficit on revaluation	-	-	(91)	-	-	(91)
重估虧損[註釋(二十三)]	(note 23) Capitalisation of	-	(118,960)	-	-	-	(118,960)
保留溢利資本化	retained profit	20,000	_	_	_	(20,000)	_
是年度溢利	Profit for the year 2000 Final	-	-	-	-	845,827	845,827
已派二〇〇〇年末期股息	dividend paid 2001 Interim	-	-	-	-	(267,019)	(267,019)
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	57,500	1,058,778	68,934	1,003,730	4,061,241	6,250,183
相當於: 本銀行及附屬公司	Representing:- Bank and subsidiaries Jointly controlled	57,500	1,058,778	68,934	1,003,730	4,076,505	6,265,447
共同控制實體	entities	_	_	-	-	(15,290)	(15,290)
聯營公司	Associated company	-	-	-	-	26	26
二〇〇一年十二月三十一日	At 31 December 2001	57,500	1,058,778	68,934	1,003,730	4,061,241	6,250,183

27 Reserves (continued)

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

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)]。

- (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.
- (b) The general reserve is comprised of previous years' transfers from retained earnings and inner reserve.
- (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).

本銀行

(=	十七)	儲	備	(續)

27 Reserves (continued)

	27 Reserves (contin	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 如往年列示 採用經修訂之會計實務 準則第九號之影響	At 1 January 2000 as previously reported Effect of adopting SSAP 9 (revised)	37,500	1,177,738	57,066	1,003,730	2,677,529	4,953,563		
[註釋一(辰)]	(note 1(o))	_	-	_	_	227,546	227,546		
二〇〇〇年一月一日重列 非持作買賣用途證券之	At 1 January 2000 as restated Change in fair value of	37,500	1,177,738	57,066	1,003,730	2,905,075	5,181,109		
公平價值改變 出售非持作買賣用途之	non-trading securities Disposal of non-trading	-	-	59,967	-	-	59,967		
證券	securities	-	-	(8,611)	-	-	(8,611)		
是年度溢利	Profit for the year 1999 Final	-	-	-	-	1,010,656	1,010,656		
已派一九九九年末期股息	dividend paid 2000 Interim	-	-	-	-	(227,546)	(227,546)		
已派二〇〇〇年中期股息	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: 本銀行及附屬公司	Representing:- 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		

27 Reserves (continued)

		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	本銀行 The Bank 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 如往年列示 採用經修訂之會計實務	At 1 January 2000 as previously reported Effect of adopting	1,177,738	51,874	1,003,730	2,074,524	4,307,866
準則第九號之影響 [註釋一(辰)]	SSAP 9 (revised) (note 1(o))				227,546	227,546
二〇〇〇年一月一日重列 非持作買賣用途證券之	At 1 January 2000 as restated Change in fair value of	1,177,738	51,874	1,003,730	2,302,070	4,535,412
公平價值改變 出售非持作買賣用途之	non-trading securities Disposal of non-trading	-	(331)	-	-	(331)
證券	securities	-	(8,611)	_	-	(8,611)
是年度溢利	Profit for the year 1999 Final	-	_	_	895,406	895,406
已派一九九九年末期股息	dividend paid 2000 Interim	_	-	-	(227,546)	(227,546)
已派二〇〇〇年中期股息	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

包括在下列各資產負債表 項目內計有附屬公 如下:

附屬公司欠 庫存現金 定期存放 個月內到 貸款及其

附屬公司存

同業存款	
客戶往來、定期、儲蓄	i
及其他存款賬項	
其他賬項及準備金	

28 Amounts due from/to subsidiaries

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

 育附屬公司結餘		本釒 The]	
		2001	2000
		HK\$'000	HK\$'000
マ款:	Amounts due from subsidiaries:		
这反短期資金	Cash and short-term funds	153,197	13,375
(同業(一至十二	Placements with banks and other financial institutions		
]到期)	maturing between one and twelve months	270,000	320,000
其他賬項	Advances and other accounts	97,194	139,254
		520,391	472,629
字款:	Amounts due to subsidiaries:		
	Deposits and balances of banks and other financial		
ζ	institutions	125,733	130,325
、、定期、儲蓄			
1存款賬項	Current, fixed, savings and other deposits of customers	748,690	554,781
负及準備金	Other accounts and provisions	388	998
		874,811	686,104