目錄 Contents

綜合損益結算表 93 綜合資產負債表 94 資產負債表 95

綜合權益變動結算表 96 綜合現金流量結算表 97

賬項附註 98

1 編製基礎 98

2 會計政策之變動 98

3 業務性質 101

4 主要會計政策 101

5 營業溢利 113

6 有形固定資產及長期投資之溢利 116

7 税項 117

8 本行股東應得之溢利 118

9 每股股息 118

10 每股盈利 118

11 庫存現金及短期資金 119

12 一個月以上之定期存放同業 119

13 存款證 120

14 持作買賣用途之證券 120

15 客戶貸款 121

16 存 / 欠最終控股公司 130

77 存 / 欠直屬控股公司 及同母系附屬公司 130

18 附屬公司欠款 132

19 長期投資 132

20 附屬公司投資 135

21 聯營公司投資 136

22 有形固定資產 136

23 其他資產 139

24 遞延税項 140

25 往來、儲蓄及其他存款 140

26 同業存款 141

27 其他負債 142

28 股本 142

29 儲備 143

30 現金流量對賬表 146

31 或有債務、承擔及衍生工具 148

32 為負債作抵押之資產 154

33 資本承擔 154

34 租約承擔 154

35 僱員退休褔利 155

36 證券形式之報酬 157

37 跨國債權 162

38 按類分析 163

39 行政人員貸款 167

40 資本充足比率 167

41 流動資金比率 167

42 有關連人士之重大交易 168

43 比較數字 169

44 最終控股公司 169

45 賬項通過 169

核數師報告書 170

股東資料分析 172

附屬公司 173

組織摘要及日程表 174

**Consolidated Profit and Loss Account** 93

**Consolidated Balance Sheet** 94

**Balance Sheet** 95

Consolidated Statement of Changes in Equity 96

**Consolidated Cash Flow Statement** 97

Notes on the Accounts 98

1 Basis of preparation 98

2 Change in accounting policies 98

3 Nature of business 101

4 Principal accounting policies 101

5 Operating profit 113

6 Profit on tangible fixed assets and long-term investments 116

7 Taxation 117

8 Profit attributable to shareholders 118

9 Dividends per share 118

10 Earnings per share 118

11 Cash and short-term funds 119

12 Placings with banks maturing after one month 119

13 Certificates of deposit 120

14 Securities held for dealing purposes 120

15 Advances to customers 121

16 Amounts due from / to ultimate holding company 130

17 Amounts due from / to immediate holding company and fellow subsidiary companies 130

18 Amounts due from subsidiary companies 132

19 Long-term investments 132

20 Investments in subsidiary companies 135

21 Investments in associated companies 136

22 Tangible fixed assets 136

23 Other assets 139

24 Deferred taxation 140

25 Current, savings and other deposit accounts 140

26 Deposits from banks 141

27 Other liabilities 142

28 Share capital 142

29 Reserves 143

30 Reconciliation for cash flow statement 146

31 Contingent liabilities, commitments and derivatives 148

32 Assets pledged as security for liabilities 154

33 Capital commitments 154

34 Lease commitments 154

35 Employee retirement benefits 155

36 Stock-based compensation 157

37 Cross border claims 162

38 Segmental analysis 163

39 Loans to officers 167

40 Capital adequacy ratios 167

41 Liquidity ratio 167

42 Material related-party transactions 168

43 Comparative figures 169

44 Ultimate holding company 169

45 Approval of accounts 169

Report of the Auditors 171
Analysis of Shareholders 172

**Subsidiaries** 173

**Corporate Information and Calendar** 174