

綜合損益帳 Consolidated Profit and Loss Account

截至二零零零年十二月三十一日止年度

For the Year Ended 31st December, 2000

		附註 Notes	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
利息收入	Interest income		10,666,351	9,879,272
利息支出	Interest expense		(6,971,021)	(6,374,750)
淨利息收入	Net interest income		3,695,330	3,504,522
非利息收入	Non-interest income	3	1,287,207	1,064,993
總經營收入減利息支出	Total operating income less interest expense	4	4,982,537	4,569,515
經營支出	Operating expenses	5	(2,082,963)	(1,802,738)
未扣除準備之經營溢利	Operating profit before provisions		2,899,574	2,766,777
壞帳及呆帳支出	Charge for bad and doubtful debts	6	(680,614)	(2,215,243)
已扣除準備之經營溢利	Operating profit after provisions		2,218,960	551,534
出售固定資產之淨虧損	Net loss on disposal of fixed assets		(5,167)	(7,407)
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	7	16,071	1,112,348
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		(72,530)	(41,972)
本年度除稅前溢利	Profit for the year before taxation	4	2,157,334	1,614,503
稅項	Taxation	8	(282,184)	(125,614)
本年度除稅後溢利	Profit for the year after taxation	9	1,875,150	1,488,889
少數股東權益	Minority interests		(4,128)	—
股東應佔溢利	Profit attributable to shareholders		1,871,022	1,488,889
承前留存溢利 / (累積虧損)	Retained profits/(Accumulated losses) brought forward		286,274	(34,324)
可供分配溢利	Profits available for appropriation		2,157,296	1,454,565
撥款：	Appropriations:			
撥存一般儲備	Transfer to general reserve	26 (b)	(780,000)	(431,000)
股息	Dividends	10	(918,323)	(737,291)
留存溢利滾存	Retained profits carried forward	26 (f)	458,973	286,274
			港幣 HK\$	港幣 HK\$
每股盈利	Earnings per share			
— 基本	— basic	11 (a)	1.33	1.08
— 攤薄	— diluted	11 (b)	1.33	1.08

第 77 頁至第 120 頁之附註屬本帳項一部份。

The notes on pages 77 to 120 form part of these accounts.

綜合確認損益表 Consolidated Statement of Recognised Gains and Losses

截至二零零零年十二月三十一日止年度

For the Year Ended 31st December, 2000

		附註 Notes	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
損益帳內沒確認的 淨（虧損）／收益 海外業務折算匯兌差額	Net (losses)/gains not recognised in the profit and loss account Exchange differences arising on translation of foreign operations	26 (e)	(10,846)	11,922
年內溢利	Net profit for the year	26 (f)	1,871,022	1,488,889
總確認損益	Total recognised gains and losses		1,860,176	1,500,811
直接撥入儲備的商譽	Goodwill taken directly to reserves	26 (b)	(1,468,229)	(18,801)
			391,947	1,482,010

第 77 頁至第 120 頁之附註屬本帳項一部份。

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綜合資產負債表 Consolidated Balance Sheet

二零零零年十二月三十一日

As at 31st December, 2000

	附註 Notes	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
資產 ASSETS			
現金及短期資金	14	46,040,764	38,404,159
在銀行及其他金融機構 於一至十二個月內 到期的存款	22	11,969,489	11,693,067
已扣除準備之貿易票據 存款證	22	563,321	624,600
其他證券投資	15,22	2,127,126	869,426
已扣除準備之貸款 及其他帳項	16,17,22	2,790,091	2,456,340
持至到期的債務證券	15,22	105,621,128	84,997,710
投資證券	15,22	2,802,104	1,583,079
聯營公司投資	18	182,893	184,396
固定資產	19	507,036	443,563
		4,743,734	4,084,541
		177,347,686	145,340,881
負債 LIABILITIES			
銀行同業及其他金融 機構的存款及結餘	22	4,899,329	2,320,764
客戶存款	22	138,747,250	112,259,212
已發行之存款證	22	8,544,198	8,387,743
可換股債券	20,22	1,952,254	2,292,056
稅項及遞延稅項	23	332,880	311,791
擬派末期股息	10	636,650	529,388
其他帳項及準備		4,604,219	4,209,105
		159,716,780	130,310,059
資本 CAPITAL RESOURCES			
借貸資本	24	2,339,850	—
少數股東權益		441,174	—
股本	25	3,536,945	3,482,814
儲備	26	11,312,937	11,548,008
股東資金		14,849,882	15,030,822
		17,630,906	15,030,822
		177,347,686	145,340,881

董事會於二零零一年二月八日核准。

董事 李福和
何佐芝
黃頌顯
主席兼行政總裁 李國寶

Approved by the Board of Directors on 8th February, 2001.

Directors LI Fook-wo
George HO
WONG Chung-hin
Chairman and Chief Executive David LI Kwok-po

第 77 頁至第 120 頁之附註屬本帳項一部份。

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資產負債表 Balance Sheet

二零零零年十二月三十一日

As at 31st December, 2000

	附註 Notes	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
資產			
現金及短期資金	14	38,603,529	36,837,029
在銀行及其他金融機構 於一至十二個月內 到期的存款	22	11,086,914	10,803,438
已扣除準備之貿易票據 存款證	22	519,596	615,338
其他證券投資	22	1,502,523	726,099
已扣除準備之貸款 及其他帳項	15,22	2,618,970	2,241,743
附屬公司欠款	16,17,22	84,318,617	79,465,482
持至到期的債務證券	21	1,376,260	1,447,174
投資證券	15,22	1,288,342	920,246
附屬及聯營公司投資	15,22	138,224	139,612
固定資產	18	6,931,880	3,113,029
	19	2,447,686	2,475,839
		150,832,541	138,785,029
負債			
銀行同業及其他金融 機構的存款及結餘	22	4,859,837	2,318,743
客戶存款	22	103,947,440	97,712,139
已發行之存款證	22	10,642,803	10,587,743
可換股債券	20,22	1,952,254	2,292,056
欠附屬公司款項	21	8,152,002	8,082,752
稅項及遞延稅項	23	300,443	303,741
擬派末期股息	10	636,650	529,388
其他帳項及準備		3,046,353	2,947,367
		133,537,782	124,773,929
資本			
借貸資本	24	2,339,850	—
股本	25	3,536,945	3,482,814
儲備	26	11,417,964	10,528,286
股東資金		14,954,909	14,011,100
		17,294,759	14,011,100
		150,832,541	138,785,029
資本資源			
Loan capital	24	2,339,850	—
Share capital	25	3,536,945	3,482,814
Reserves	26	11,417,964	10,528,286
Shareholders' funds		14,954,909	14,011,100
		17,294,759	14,011,100
		150,832,541	138,785,029

董事會於二零零一年二月八日核准。

董事
李福和
何佐芝
黃頌顯
主席兼行政總裁
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Approved by the Board of Directors on 8th February, 2001.

Directors
LI Fook-wo
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Chairman and Chief Executive
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綜合現金流量表 Consolidated Cash Flow Statement

截至二零零零年十二月三十一日止年度

For the year ended 31st December, 2000

	附註 Notes	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
經營業務現金流入淨額	NET CASH INFLOW FROM OPERATING ACTIVITIES	28(a) 12,339,984	2,112,459
投資回報及融資利息	RETURNS ON INVESTMENTS AND SERVICING OF FINANCE		
收取聯營公司股息	Dividends received from associates	12,676	9,218
收取股份證券股息	Dividends received on equity securities	12,285	9,262
支付已發行存款證及債券利息	Interest paid on certificates of deposit and bonds issued	(940,891)	(806,436)
支付普通股股息	Ordinary dividends paid	(575,962)	(272,000)
投資回報及融資利息現金流出淨額	NET CASH OUTFLOW FROM RETURNS ON INVESTMENTS AND SERVICING OF FINANCE	(1,491,892)	(1,059,956)
稅項	TAXATION		
已付香港利得稅稅款	Hong Kong profits tax paid	(67,399)	(31,325)
退回香港利得稅稅款	Hong Kong profits tax refund	—	11,126
已付海外稅款	Overseas tax paid	(63,320)	(47,570)
已付稅款總額	TOTAL TAX PAID	(130,719)	(67,769)
投資活動	INVESTING ACTIVITIES		
購入股份證券	Purchase of equity securities	(51,555)	(21,598)
出售股份證券所得款項	Proceeds from sale of equity securities	30,067	23,988
購入固定資產	Purchase of fixed assets	(146,720)	(204,421)
出售固定資產所得款項	Proceeds from disposal of fixed assets	2,799	3,230
購入聯營公司權益	Purchase of interest in associates	(115,779)	(1,561)
出售聯營公司所得款項	Proceeds from disposal of associates	2,478	1,084,371
購入附屬公司現金流入／(流出)淨額	Net cash inflow/(outflow) from acquisition of subsidiaries	28(c) 2,743,785	(65,634)
投資活動現金流入淨額	NET CASH INFLOW FROM INVESTING ACTIVITIES	2,465,075	818,375
融資前現金流入淨額	NET CASH INFLOW BEFORE FINANCING	13,182,448	1,803,109
融資	FINANCING		
發行借貸資本	Issue of loan capital	28(d) 2,340,000	—
發行普通股本	Issue of ordinary share capital	28(d) 110,367	145,555
增加法定股本的資本費用	Capital fee paid on increase of authorised share capital	28(d) (30)	—
發行存款證	Issue of certificates of deposit	28(d) 3,894,950	5,293,549
贖回存款證及可換股債券	Redemption of certificates of deposit and convertible bonds	28(d) (4,202,097)	(7,299,857)
融資現金流入／(流出)淨額	NET CASH INFLOW/(OUTFLOW) FROM FINANCING	2,143,190	(1,860,753)
現金及等同現金項目增額／(減額)	INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	15,325,638	(57,644)
一月一日之現金及等同現金項目	CASH AND CASH EQUIVALENTS AT 1ST JANUARY	31,238,987	31,296,631
十二月三十一日之現金及等同現金項目	CASH AND CASH EQUIVALENTS AT 31ST DECEMBER	28(e) 46,564,625	31,238,987

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