

1. 主要會計政策

(a) 符合指引聲明

本帳項的編製，是按照香港會計師公會發出的所有適用的會計實務準則及解釋、香港普遍接納的會計原則和香港《公司條例》的要求。本帳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) 帳項編製基準

編製本帳項是以原值成本為計量基準，但經一九八九年及一九九一年部份土地及建築物的重估價值、並部份證券投資的市場價值所修訂。下列會計政策會加以解釋。

(c) 綜合基準

(i) 本綜合帳項包括本銀行及其所有附屬公司（「本集團」）截至各相關年度十二月三十一日止的帳項。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計算入綜合帳項內。一切重大的集團內部交易及結餘於帳項綜合時已予抵銷。

於二零零零年十二月二十二日，本行購入了百份之七十五第一太銀控股有限公司的股權。本行的股權在二零零零年十二月三十一日增加至百份之八十四點五五。而其於二零零零年十二月二十二日至三十一日的業績，由於董事局認為對本集團影響不大，故沒有包括於綜合損益帳內。

由於董事會認為聯營公司的業績及儲備對集團影響不大，故除所收股息外，並未將其計算入綜合帳項內。而對聯營公司之投資則按照附註 1(j)(iii) 入帳。

(ii) 收購附屬公司的價款超過附屬公司有形資產淨值和可辨認無形資產值的部份為收購產生的商譽。此商譽在帳項綜合時於一般儲備內予以抵銷。

出售附屬公司時，出售損益的計算已包括已誌入集團儲備內的購入商譽。

1. 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 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) The consolidated accounts include the accounts of the Bank and all its subsidiaries ("the Group") made up to 31st December each year. 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. All material intercompany transactions and balances are eliminated on consolidation.

The Bank acquired 75% of FPB Bank Holding Company Limited ("FPB Holding") on 22nd December, 2000. The Bank's shareholding in FPB Holding increased to 84.55% as at 31st December, 2000. The results of FPB Holding for the period from 22nd December, 2000 to 31st December, 2000 are not included in the consolidated profit and loss account as they are considered by the Directors to be immaterial to the Group.

Except to the extent of dividends received, the results and reserves of associated companies are not incorporated as they are considered by the Directors to be immaterial to the Group. The investments in associates are dealt with and accounted for in accordance with Note 1(j)(iii).

(ii) The excess of the purchase consideration in relation to the acquisition of subsidiaries over the value ascribed to their net tangible assets and identifiable intangible assets represents the goodwill arising on acquisition. Such goodwill is eliminated against general reserve on consolidation.

On disposal of a subsidiary, any attributable amount of purchased goodwill which has previously been dealt with as a movement on group reserves is included in the calculation of the profit or loss on disposal.

帳項附註 Notes on the Accounts

(續 continued)

- (iii) 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。
- (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匯率折算為港幣。匯兌差額計入損益帳內。
- 海外分行及附屬公司的業績按結算日匯率折算為港幣，其期初資產淨值按結算日匯率重新折算而產生的匯兌差額則記入儲備內。
- (e) 貸款及其他帳項
- 客戶、銀行和金融機構的貸款及應計利息和其他帳項是在扣除預計虧損的準備後記入資產負債表內。
- 在對本銀行或其附屬公司無追索權的情況下所出售的樓宇按揭應收帳項，是於對此帳項的控制權不可撤銷地轉讓予第三者時確認，此帳項亦從資產負債表內剔除。
- 呆債利息撥入暫記帳項內，並在資產負債表相關結餘中扣除。
- (f) 壞帳及呆帳準備
- 信貸委員會除了為個別呆帳在有需要時提撥準備外，也為貸款撥出一般準備。若貸款已再無實際機會收回時，尚欠債務將予以記銷。
- (g) 利息與收費
- 應計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計算。收費收入與支出則只在已賺取或發生後才確認。
- (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。
- (iii) Minority interests represent the interests of outside shareholders in the operating results and net assets of subsidiaries.
- (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.
- The accounts of overseas branches and subsidiaries 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.
- (e) Advances and Other Accounts
- Advances to customers, banks and other financial institutions, and accrued interest and other accounts are stated in the balance sheet after deducting provisions for estimated losses.
- Sales of amounts receivable on mortgage loans without recourse to the Bank or its subsidiaries are recognised when control over the receivables has been irrevocably transferred to a third party and the receivables are then no longer included in the balance sheet.
- Interest on doubtful loans and advances is credited to a suspense account which is netted in the balance sheet against the relevant balances.
- (f) Provision for Bad and Doubtful Debts
- Provision is made against specific doubtful debts as and when they are considered necessary by Credit Committee 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.
- (g) Interest and Fees
- Interest income and expense are accrued on a time-apportioned basis on the principal outstanding and at the rate applicable. Fee income and expenses are recognised when earned or incurred.
- (h) Properties
- (i) Bank premises and investment properties are stated in the balance sheets 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.

在編製此等帳項時，由於可採用香港會計師公會頒佈會計實務準則第十七號「物業、廠房及設備」第七十二段所載的臨時條款，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與該物業帳面值差價計算，並在出售時確認於損益帳內。有關之重估溢價已從物業重估儲備撥入一般儲備內。

(i) 攤銷及折舊

(i) 銀行行址

永久業權之土地不予折舊，租賃土地以直線法按租賃剩餘年期折舊。樓宇的成本或重估價值，以直線法按其預計使用年限五十年或其座落土地剩餘租賃期兩者較短的期限折舊。

(ii) 投資物業

租賃期尚有二十年以上的土地不予折舊。若樓宇的剩餘預計使用年限或其座落土地剩餘租賃期為二十年或以下，其成本或重估價值，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較短的期限折舊。

(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。該等資產的成本是以直線法按照由四年至二十年不等的預計使用年限折舊。

(j) 投資

(i) 附屬公司投資

附屬公司是指本集團直接或間接地持有其超過半數已發行股本，或控制其過半數投票權，或控制其董事局的組成。

附屬公司投資根據個別附屬公司按成本減董事認為有非短暫減值而提撥的準備入帳。這些提撥是作支出確認於損益帳內。

In preparing these accounts, advantage has been taken of the transitional provisions set out in paragraph 72 of Statement of Standard Accounting Practice 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) 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/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/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) Investments

(i) Investments in subsidiaries

A subsidiary 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.

Investments in subsidiaries are stated in the Bank's balance sheet at cost less any provisions for diminution in value which is other than temporary as determined by the Directors for each subsidiary individually. Any such provisions are recognised as an expense in the profit and loss account.

帳項附註 Notes on the Accounts

(續 continued)

(ii) 中國合作合營企業投資

中國合作合營企業投資如附屬公司投資般入帳。本集團在支付中方合營企業合夥人協定的款項後，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。

(iii) 聯營公司投資

聯營公司是指本集團或本銀行對其管理有重大影響力，包括制定其財務及經營政策，但不是控制或共同控制其公司管理。

聯營公司投資根據個別聯營公司按成本減董事認為有非短暫減值而提撥的準備入帳。這些提撥是作支出確認於損益帳內。

出售聯營公司的損益是以出售所得與該公司帳面值差價計算，並在出售時確認於損益帳內。

(iv) 證券投資

除只用作收回貸款，或是附屬公司、聯營公司或合營企業投資外，其他債務證券及股份證券投資是以下列方法入帳。

證券投資可分為持至到期的債務證券、投資證券和其他證券投資，並在本集團受其合約所約束時確認為資產。

證券在不同投資類別轉帳時，是以其公平值入帳，由此引起的損益的入帳，是假設該投資在轉帳日已被出售及重購。

出售的損益是以出售所得與該投資帳面值差價計算，並確認於出售時的期間內。

持至到期的債務證券

持至到期的債務證券是指本集團有明確預算及能力持有至到期日的債務證券投資，並以攤銷成本再減除反映其信貸風險的準備金入帳。

(ii) Investments in co-operative joint ventures in the PRC

Investments in co-operative joint ventures in the PRC are accounted for as investments in 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.

(iii) Investments in 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.

Investments in associates are stated at cost less any provisions for diminution in value which is other than temporary as determined by the Directors for each associate individually. Any such provisions are recognised as an expense in the profit and loss account.

Profit or loss arising from the disposal of associates is determined as the difference between the sales proceeds and the carrying amount of the associates and is recognised in the profit and loss account upon disposal.

(iv) 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, associates or joint ventures, are accounted for as follows.

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.

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.

當預算不可收回所有帳面值時，便會提撥準備金並立刻作為支出確認。但當引致減值或記銷的情況及事項不復存在，而有可信服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記銷的數額。

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既定長遠用途，而該投資為這記下用途是可清楚確認的。

投資證券在資產負債表內，按成本減以因非短暫減值而提撥的準備金後入帳。該準備金是以個別投資計算，並立刻作為支出確認。但當引致減值或記銷的情況及事項不復存在，而有可信服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記銷的數額。

其他證券投資

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

(k) 財務租賃及租購合約

財務租賃及租購合約承租人欠款按投資淨額記入資產負債表客戶貸款項目內。投資淨額指財務租賃及租購合約下的應收租金總額減去遞延收入後的價款。應收租金內的財務收入按租賃年期計入損益帳內，以令每個會計期間的淨現金投資回報率盡可能相若。

(l) 遞延稅項

因會計及稅務對收支處理引起的時差，而在可見未來可能引致所有之重大遞延稅項責任，已按負債法撥備遞延稅項。

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.

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.

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.

(k) 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 sheets 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.

(l) 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.

帳項附註 Notes on the Accounts

(續 continued)

(m) 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，所未賺取的保金的部份。就結算日已通知但未清償、及截至結算日已發生但未匯報的索償，均已對估計費用作了充足的撥備。這些項目已列於其他帳項及準備。

(n) 退休福利

本銀行為其集團的所有員工提供退休福利。根據《強制性公積金計劃條例》，香港員工可享有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，而在強制性公積金計劃內本行亦有提供僱主自願性的供款，兩個計劃的公積基金供款同時是按員工月薪百分之十為限。在強積金豁免的職業退休計劃內，員工不能提取的權益將歸屬予該計劃內的現有成員。至於在強制性公積金計劃內，由於員工離職不能獲得全數的僱主自願性供款，其剩下的結餘將撥歸本行。

過往，香港員工同時可享有定額福利退休基金提供的福利。對該基金作出的供款是按照精算師根據年度精算估值提出的意見而定，並計入有關年度的損益帳內。所使用的精算基準包括有關薪金升幅、預計退休年齡、退出人數、死亡率、永久傷殘比率及因病退休人數的假設。根據本行在二零零零年二月一日的董事局會議，決議將該退休基金在二零零零年三月三十一日終止結束。在二零零零年四月一日至二零零零年六月三十日期間亦已將該退休基金的所有資產結算變現，並分別在二零零零年四月五日及二零零零年七月二十日將應得的權益支付予員工及將餘款撥回給本銀行。

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。

這些退休計劃的成本計算在相關期間的損益帳內，而所有這類計劃的資產則與本銀行的資產分開處理。

(m) 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.

(n) Retirement Benefits

Retirement benefits are provided to all staff employed by the banking group. In accordance with the Mandatory Provident Fund Schemes Ordinance, the Hong Kong employees enjoy retirement benefits under the Mandatory Provident Fund Exempted ORSO scheme or the newly set up Mandatory Provident Fund Scheme under which employer's voluntary contributions have been made. The Bank's contribution to both schemes are at a maximum of 10% of the monthly salary. Any forfeiture of the Mandatory Provident Fund Exempted ORSO scheme will be for the benefits of the remaining members. However, in respect of the Mandatory Provident Fund Scheme, the forfeited amount shall be refunded to the Bank when the members leave employment prior to vesting fully of the employer voluntary contributions.

Previously, Hong Kong employees were also entitled to a retirement benefit under a defined benefit retirement fund. Contributions to the defined benefit scheme were made in accordance with advice from actuaries based on annual actuarial valuations and were charged to the profit and loss account for the year. The actuarial basis used included assumptions about the salary escalation rate, expected retirement age, withdrawal rates, mortality rates, permanent disability rates and ill-health retirement rates. Contributions to such fund were terminated on 31st March, 2000 pursuant to a board meeting of the Bank held on 1st February, 2000. All assets of the fund were disposed of during the period between 1st April, 2000 and 30th June, 2000. Distributions to the staff and to the Bank were completed on 5th April, 2000 and 20th July, 2000 respectively.

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.

(o) 資產負債表外的金融工具

資產負債表外的金融工具是由集團及銀行在外匯、利率及產權市場進行期貨、遠期交易及掉期交易而產生。該等金融工具的會計要視乎交易是否為買賣用途、避免風險、或作為資產及負債組合管理的一部份計算。

買賣用途的交易按市價計算差額，所引起損益的淨現值在適當遞延後，於損益帳內確認為買賣溢利／虧損。

用於對沖的交易是以其對沖的資產、負債或淨財務狀況的等值基準估值。任何損益以相關資產、負債或財務狀況所引起損益的相同基準確認。

作為資產及負債組合管理一部份的利率掉期交易是獨立識別的，而利息收入或支出是抵銷與之對沖的資產負債表上之有關項目的利息支出或收入。

交易的未實現利益是按市價計算差額並記入資產負債表的已扣除準備之貸款及其他帳項。交易的未實現虧損亦是按市價計算差額並記入其他帳項及準備。

(p) 有關連人士

在編製本帳項時，與本集團有關連人士是指本集團直接或間接地，可以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個體。

2. 主要業務

本銀行及附屬公司的主要業務為提供銀行及有關的金融服務。

(o) 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/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 gains 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 other accounts and provisions.

(p) 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.

2. Principal Activities

The Bank and its subsidiaries are engaged in the provision of banking and related financial services.

帳項附註 Notes on the Accounts

(續 continued)

3. 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
聯營公司的股息收入
收費及佣金淨額
淨物業租金收入
保險業務淨收入
其他

3. Non-interest Income

(a) Other Revenues

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|--|-----------------------|-----------------------|
| Dividend income from listed equities | 8,489 | 5,931 |
| Dividend income from unlisted equities | 3,796 | 3,331 |
| Dividend income from associates | 12,676 | 9,218 |
| Net fees and commissions | 763,317 | 664,603 |
| Net rental income on properties | 49,495 | 54,838 |
| Net revenue from insurance activities | 50,297 | — |
| Others | 72,811 | 72,662 |
| | 960,881 | 810,583 |

(b) 其他淨收入

外幣交易所得溢利
其他證券投資所得淨收益
其他交易活動所得淨收益
確認員工退休金盈餘
其他

(b) Other Net Income

| | | |
|---|----------------|----------------|
| Profit on dealing in foreign currencies | 69,432 | 69,691 |
| Profit on other investments in securities | 87,449 | 153,091 |
| Profit on other dealing activities | 306 | 439 |
| Surplus of staff retirement fund recognised | 136,070 | — |
| Others | 33,069 | 31,189 |
| | 326,326 | 254,410 |

總非利息收入

Total non-interest income

1,287,207 **1,064,993**

4. 分項資料 - 按業務分類

4. Segmental Information - by Class of Business

| | 總經營收入 Total Operating Income | | 除稅前溢利 Profit before Taxation | |
|--------|------------------------------|-----------------------|------------------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 商業銀行業務 | 4,632,664 | 4,292,243 | 2,010,463 | 1,459,231 |
| 證券業務 | 220,416 | 227,625 | 180,685 | 199,438 |
| 保險業務 | 89,757 | 29,572 | (15,336) | 24,356 |
| 其他業務 | 39,700 | 20,075 | (18,478) | (68,522) |
| | 4,982,537 | 4,569,515 | 2,157,334 | 1,614,503 |

在年內本行的商業銀行活動包括接受存款、工商業貸款、信託服務、外匯、貿易借貸及國際銀行業務。

Commercial banking activities during the year included acceptance of deposits, advance of commercial and industrial loans, supply of trust services, foreign exchange, trade financing and international banking.

證券服務方面包括股票與債務證券之買賣及證券代理。

Securities business activities during the year included dealing in equities and debt securities, and stockbroking.

保險業務包括保險經紀、及直接承保長期及一般保險業務。

Insurance business activities during the year included insurance broking, and the direct underwriting of long term and general insurance business.

其他商業活動包括物業持有、出租、代理及管理，及投資控股。

Other business activities during the year included property holding, letting, agency and management, and investment holding.

帳項附註 Notes on the Accounts

(續 continued)

5. 經營支出

退休金成本
薪金及其他員工成本

總員工成本
行址及設備支出
固定資產折舊
核數師酬金
其他經營支出

5. Operating Expenses

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|---------------------------------|-----------------------|-----------------------|
| Pension costs | 67,746 | 70,392 |
| Salary and other staff costs | 923,091 | 827,815 |
| Total staff costs | 990,837 | 898,207 |
| Premises and equipment expenses | 254,023 | 218,084 |
| Depreciation on fixed assets | 170,395 | 158,898 |
| Audit fee | 7,904 | 7,186 |
| Other operating expenses | 659,804 | 520,363 |
| | 2,082,963 | 1,802,738 |

6. 壞帳及呆帳支出

壞帳及呆帳準備 — 特殊
 — 一般
記銷額
其他呆壞帳支出
呆壞帳支出收回

6. Charge for Bad and Doubtful Debts

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|--------------------------------|-----------------------|-----------------------|
| Bad debts provision - Specific | 597,736 | 1,861,177 |
| - General | 109,050 | 339,436 |
| Bad debts written off | 12,902 | 11,197 |
| Other bad debts charges | 71,719 | 92,347 |
| Bad debts charges recovered | (110,793) | (88,914) |
| | 680,614 | 2,215,243 |

7. 出售持至到期債務證券、投資證券和聯營公司所得淨收益

二零零零年的溢利，主因是出售持至到期債務證券所得收益。一九九九年的溢利，則主因是出售一聯營保險公司。

7. Net Profit on Disposal of Held-to-Maturity Debt Securities, Investment Securities and Associates

The profit in 2000 mainly represents profit on disposal of held-to-maturity debt securities. The profit in 1999 was mainly attributable to the disposal of an insurance associate.

8. 稅項

香港利得稅準備
海外稅項
遞延稅項（附註23）

8. Taxation

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|-------------------------------------|-----------------------|-----------------------|
| Provision for Hong Kong profits tax | 111,020 | 27,698 |
| Overseas taxation | 54,499 | 69,916 |
| Deferred taxation (Note 23) | 116,665 | 28,000 |
| | 282,184 | 125,614 |

香港利得稅稅款是以該年度預計應課稅溢利按百分之十六（一九九九年 — 百分之十六）計算。海外分行及附屬公司的稅款同樣按其經營所在國家現行稅率計算。

The charge for Hong Kong profits tax is based on an estimate of the assessable profit for the year at 16% (1999 — 16%). Taxation for branches and subsidiaries outside Hong Kong is similarly charged at appropriate current rates of taxation ruling in the countries in which they operate.

帳項附註 Notes on the Accounts

(續 continued)

9. 本年度除稅後溢利

本年度綜合溢利中，港幣1,527,390,000元（一九九九年—港幣1,203,436,000元）已計入銀行帳項內。

9. Profit for the Year after Taxation

Of the consolidated profit for the year, HK\$1,527,390,000 (1999 – HK\$1,203,436,000) has been dealt with in the accounts of the Bank.

10. 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0.38元的末期股息

派發1,406,256,964股每股港幣0.20元的中期股息（一九九九年—1,386,018,969股每股港幣0.15元）

擬派1,414,778,132股每股港幣0.45元的末期股息（一九九九年—1,393,125,553股每股港幣0.38元）

10. Dividends

Final dividend of HK\$0.38 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\$0.20 per share on 1,406,256,964 shares (1999 – HK\$0.15 per share on 1,386,018,969 shares)

Proposed final dividend of HK\$0.45 per share on 1,414,778,132 shares (1999 – HK\$0.38 per share on 1,393,125,553 shares)

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|--|-----------------------|-----------------------|
| | 421 | — |
| | 281,252 | 207,903 |
| | 636,650 | 529,388 |
| | <u>918,323</u> | <u>737,291</u> |

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1,871,022,000元（一九九九年—港幣1,488,889,000元）及已發行股份之加權平均數1,404,239,697股（一九九九年—1,383,602,848股）計算。

(b) 攤薄每股盈利

二零零零年的攤薄每股盈利是按照溢利港幣1,871,022,000元（一九九九年—港幣1,488,889,000元）及已發行股份的加權平均數1,409,280,781股（一九九九年—1,384,578,226股）計算，並就所有潛在攤薄盈利的股份予已調整。

11. Earnings Per Share

(a) Basic earnings per share

The calculation of basic earnings per share is based on earnings of HK\$1,871,022,000 (1999 – HK\$1,488,889,000) and on the weighted average of 1,404,239,697 (1999 – 1,383,602,848) shares outstanding during the year.

(b) Diluted earnings per share

The calculation of diluted earnings per share is based on earnings of HK\$1,871,022,000 (1999 – HK\$1,488,889,000) and on 1,409,280,781 (1999 – 1,384,578,226) ordinary shares, being weighted average number of ordinary shares outstanding during the year, adjusted for the effects of all dilutive potential shares.

帳項附註 Notes on the Accounts

(續 continued)

| | | 2000 股份數目 Number of shares of 每股港幣 HK\$2.50 each | 1999 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 | Weighted average number of shares used in calculating basic earnings per share | 1,404,239,697 | 1,383,602,848 |
| 被視為已發行的無代價普通股 | Deemed issue of ordinary shares for no consideration | 5,041,084 | 975,378 |
| 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 | 1,409,280,781 | 1,384,578,226 |

12. 董事酬金

根據香港《公司條例》第 161 條規定
公佈董事酬金如下：

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
關這些實物收益的詳情載於董事會報
告書的「董事及行政總裁權益」內。

董事酬金列於下列區間內：

12. Directors' Remuneration

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

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|-------------------------------|-----------------------|-----------------------|
| Fees | 1,141 | 1,103 |
| Salaries and other emoluments | 9,001 | 4,225 |
| Performance-related bonuses | 23,147 | 22,498 |
| Pension contributions | 430 | 253 |
| | 33,719 | 28,079 |

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 "Directors' and Chief Executive's interests" in the Report
of the Directors.

The remuneration of the Directors is within the following bands:

| 港幣 HK\$ | 2000 董事人數 Number of directors | 1999 董事人數 Number of directors |
|-------------------------|-------------------------------------|-------------------------------------|
| 0 — 1,000,000 | 11 | 10 |
| 4,500,001 — 5,000,000 | — | 2 |
| 5,500,001 — 6,000,000 | 2 | — |
| 17,000,001 — 17,500,000 | — | 1 |
| 21,000,001 — 21,500,000 | 1 | — |

帳項附註 Notes on the Accounts

(續 continued)

13. 五名薪酬最高的僱員

五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，此等僱員的薪酬公佈如下：

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:

| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
|---------|-----------------------|-----------------------|
| 薪金及其他酬金 | 12,925 | 5,929 |
| 表現獎勵花紅 | 24,516 | 25,169 |
| 退休金供款 | 686 | 439 |
| | 38,127 | 31,537 |

五名薪酬最高的僱員的酬金列於下列區間內：

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

| 港幣 HK\$ | 2000 僱員人數 Number of employees | 1999 僱員人數 Number of employees |
|-------------------------|----------------------------------|----------------------------------|
| 2,500,001 – 3,000,000 | 2 | 2 |
| 4,500,001 – 5,000,000 | — | 2 |
| 5,500,001 – 6,000,000 | 2 | — |
| 17,000,001 – 17,500,000 | — | 1 |
| 21,000,001 – 21,500,000 | 1 | — |

14. 現金及短期資金

現金及在銀行和其他金融機構的結存

通知及短期存款

國庫債券

14. Cash and Short-term Funds

| | 集團 The Group | | 銀行 The Bank | |
|------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 現金及在銀行和其他金融機構的結存 | 1,449,002 | 2,014,060 | 1,218,983 | 1,853,772 |
| 通知及短期存款 | 40,992,098 | 31,295,317 | 33,920,612 | 29,997,560 |
| 國庫債券 | 3,599,664 | 5,094,782 | 3,463,934 | 4,985,697 |
| | 46,040,764 | 38,404,159 | 38,603,529 | 36,837,029 |

15. 證券投資

(a) 其他證券投資

上市

— 在香港

股份證券

債務證券

— 在香港以外地區

股份證券

債務證券

15. Investments in Securities

(a) Other investments in securities

Listed

- in Hong Kong

equity securities

debt securities

- outside Hong Kong

equity securities

debt securities

| | 集團 The Group | | 銀行 The Bank | |
|-----------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| — 在香港 | | | | |
| 股份證券 | 443,557 | 207,618 | 406,994 | 168,283 |
| 債務證券 | 44,817 | 63,398 | 20,370 | 19,890 |
| — 在香港以外地區 | | | | |
| 股份證券 | 165,480 | 177,058 | 137,476 | 149,346 |
| 債務證券 | 611,395 | 365,746 | 553,742 | 307,664 |
| | 1,265,249 | 813,820 | 1,118,582 | 645,183 |

帳項附註 Notes on the Accounts

(續 continued)

| | | 集團 The Group | | 銀行 The Bank | |
|-------------|--|-----------------------|-----------------------|-----------------------|-----------------------|
| | | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 非上市 | Unlisted | | | | |
| — 股份證券 | - equity securities | 21,712 | 22,171 | 12,562 | 12,835 |
| — 債務證券 | - debt securities | 1,503,130 | 1,620,349 | 1,487,826 | 1,583,725 |
| | | 1,524,842 | 1,642,520 | 1,500,388 | 1,596,560 |
| | | 2,790,091 | 2,456,340 | 2,618,970 | 2,241,743 |
| 上市證券市值 | Market value of listed securities | | | | |
| — 股份證券 | - equity securities | 609,037 | 384,676 | 544,470 | 317,629 |
| — 債務證券 | - debt securities | 656,212 | 429,144 | 574,112 | 327,554 |
| | | 1,265,249 | 813,820 | 1,118,582 | 645,183 |
| 發行機構： | Issued by: | | | | |
| — 中央政府和中央銀行 | - Central governments and central banks | 184,035 | 46,465 | 168,393 | 30,648 |
| — 公營機構 | - Public sector entities | 286,199 | 610,390 | 279,484 | 598,877 |
| — 銀行及其他金融機構 | - Banks and other financial institutions | 559,838 | 530,568 | 511,148 | 461,668 |
| — 企業 | - Corporate entities | 1,705,763 | 1,203,716 | 1,624,947 | 1,105,281 |
| — 其他 | - Others | 54,256 | 65,201 | 34,998 | 45,269 |
| | | 2,790,091 | 2,456,340 | 2,618,970 | 2,241,743 |

(b) 持至到期的債務證券

(b) Held-to-maturity debt securities

| | | 集團 The Group | | 銀行 The Bank | |
|-------------|--|-----------------------|-----------------------|-----------------------|-----------------------|
| | | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 上市 | Listed | | | | |
| — 在香港 | - in Hong Kong | 91,262 | — | — | — |
| — 在香港以外地區 | - outside Hong Kong | 1,132,577 | 672,123 | 761,446 | 379,829 |
| | | 1,223,839 | 672,123 | 761,446 | 379,829 |
| 非上市 | Unlisted | 1,578,265 | 910,956 | 526,896 | 540,417 |
| | | 2,802,104 | 1,583,079 | 1,288,342 | 920,246 |
| 上市證券市值 | Market value of listed securities | 1,178,439 | 594,502 | 725,789 | 320,091 |
| 發行機構： | Issued by: | | | | |
| — 中央政府和中央銀行 | - Central governments and central banks | 33,830 | 15,542 | 18,237 | 15,542 |
| — 公營機構 | - Public sector entities | — | 40,279 | — | — |
| — 銀行及其他金融機構 | - Banks and other financial institutions | 1,450,284 | 575,939 | 701,621 | 428,375 |
| — 企業 | - Corporate entities | 1,317,990 | 951,319 | 568,484 | 476,329 |
| | | 2,802,104 | 1,583,079 | 1,288,342 | 920,246 |

帳項附註 Notes on the Accounts

(續 continued)

(c) 投資證券

(c) Investment securities

| | 集團 The Group | | 銀行 The Bank | |
|-------------|----------------|---------------|----------------|---------------|
| | 2000 | 1999 | 2000 | 1999 |
| | 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 | | | | |
| — 股份證券 | 165,492 | 167,885 | 132,044 | 134,082 |
| — 債務證券 | 17,401 | 16,511 | 6,180 | 5,530 |
| | 182,893 | 184,396 | 138,224 | 139,612 |
| 發行機構： | | | | |
| — 中央政府和中央銀行 | 8,112 | 8,082 | — | — |
| — 企業 | 121,008 | 121,468 | 85,511 | 85,665 |
| — 其他 | 53,773 | 54,846 | 52,713 | 53,947 |
| | 182,893 | 184,396 | 138,224 | 139,612 |

16. 已扣除準備之貸款及其他帳項

16. Advances and Other Accounts less Provisions

(a) 客戶貸款及其他帳項

(a) Advances to customers and other accounts

| | 集團 The Group | | 銀行 The Bank | |
|-----------------|--------------------|---------------|-------------------|---------------|
| | 2000 | 1999 | 2000 | 1999 |
| | 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 | 103,993,959 | 84,073,858 | 81,530,803 | 77,350,815 |
| 銀行及其他 金融機構貸款 | 510,625 | 830,485 | 510,625 | 830,485 |
| 應計利息及其他帳項 | 3,058,343 | 3,691,745 | 3,751,594 | 4,586,088 |
| | 107,562,927 | 88,596,088 | 85,793,022 | 82,767,388 |
| 減：壞帳及呆帳準備 | | | | |
| — 特殊 | 671,226 | 2,398,805 | 520,695 | 2,205,796 |
| — 一般 | 1,270,573 | 1,199,573 | 953,710 | 1,096,110 |
| | 105,621,128 | 84,997,710 | 84,318,617 | 79,465,482 |

帳項附註 Notes on the Accounts

(續 continued)

(b) 二零零零年貸款及其他帳項的準備

(b) Provisions against advances and other accounts for 2000

| | | 集團 The Group | | | | | | 總額 | 懸欠利息* |
|------------------|--|--|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|-----------------------------------|-------------------------|-------|
| | | 客戶貸款及其他帳項 Advances to customers and other accounts | | 貿易票據及其他 Trade bills and others | | 總額 Total | | Suspended Interest * | |
| | | 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 | 港幣千元 HK\$'000 | |
| 一月一日 | At 1st January | 2,398,805 | 1,199,573 | 4,513 | 3,981 | 2,403,318 | 1,203,554 | 539,759 | |
| 記入損益帳 | Charge to profit | | | | | | | | |
| | and loss account | 597,155 | 108,512 | 581 | 538 | 597,736 | 109,050 | — | |
| 記銷額 | Amounts written off | (2,535,331) | (56,414) | (5,111) | — | (2,540,442) | (56,414) | (356,361) | |
| 以往年度記銷 貸款的收回額 | Recovery of advances written off in previous years | — | 1,957 | — | — | — | 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) | |
| 經購入附屬公司增置 | 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) | |
| 十二月三十一日 | At 31st December | 671,226 | 1,270,573 | — | 4,787 | 671,226 | 1,275,360 | 741,039 | |

| | | 銀行 The Bank | | | | | | 總額 | 懸欠利息* |
|------------------|--|--|-----------------------------------|------------------------------------|-----------------------------------|------------------------------------|-----------------------------------|-------------------------|-------|
| | | 客戶貸款及其他帳項 Advances to customers and other accounts | | 貿易票據及其他 Trade bills and others | | 總額 Total | | Suspended Interest * | |
| | | 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 | 港幣千元 HK\$'000 | |
| 一月一日 | At 1st January | 2,205,796 | 1,096,110 | 4,513 | 3,981 | 2,210,309 | 1,100,091 | 499,347 | |
| 記入損益帳 | Charge to profit | | | | | | | | |
| | and loss account | 553,812 | 78,545 | 581 | 538 | 554,393 | 79,083 | — | |
| 記銷額 | Amounts written off | (2,388,211) | (56,414) | (5,111) | — | (2,393,322) | (56,414) | (320,940) | |
| 以往年度記銷 貸款的收回額 | Recovery of advances written off in previous years | — | 1,957 | — | — | — | 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) | |
| 十二月三十一日 | At 31st December | 520,695 | 953,710 | — | 4,445 | 520,695 | 958,155 | 556,677 | |

帳項附註 Notes on the Accounts

(續 continued)

(b) 一九九九年貸款及其他帳項的準備

(b) Provisions against advances and other accounts for 1999

| | | 集團 The Group | | | | | | 總額 | 懸欠利息* |
|------------------|--|--|--------------------------------|-----------------------------------|--------------------------------|---------------------------------|--------------------------------|------------------|-------|
| | | 客戶貸款及其他帳項 Advances to customers and other accounts | | 貿易票據及其他 Trade bills and others | | 總額 Total | | 懸欠利息* | |
| | | 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 | 港幣千元 HK\$'000 | |
| 一月一日 | At 1st January | 743,676 | 897,440 | — | 8,611 | 743,676 | 906,051 | 235,971 | |
| 記入損益帳 | Charge to profit and loss account | 1,856,658 | 344,068 | 4,519 | (4,632) | 1,861,177 | 339,436 | — | |
| 記銷額 | Amounts written off | (202,315) | (41,755) | — | — | (202,315) | (41,755) | (99,807) | |
| 以往年度記銷 貸款的收回額 | Recovery of advances written off in previous years | — | 4,093 | — | — | — | 4,093 | — | |
| 年內懸欠利息 | Interest suspended during the year | — | — | — | — | — | — | 604,391 | |
| 懸欠利息收回 | Suspended interest recovered | — | — | — | — | — | — | (199,821) | |
| 其他變動 | Other movements | 3,175 | (4,701) | — | — | 3,175 | (4,701) | (1,172) | |
| 匯兌調整 | Exchange adjustments | (2,389) | 428 | (6) | 2 | (2,395) | 430 | 197 | |
| 十二月三十一日 | At 31st December | 2,398,805 | 1,199,573 | 4,513 | 3,981 | 2,403,318 | 1,203,554 | 539,759 | |

| | | 銀行 The Bank | | | | | | 總額 | 懸欠利息* |
|------------------|--|--|--------------------------------|-----------------------------------|--------------------------------|---------------------------------|--------------------------------|------------------|-------|
| | | 客戶貸款及其他帳項 Advances to customers and other accounts | | 貿易票據及其他 Trade bills and others | | 總額 Total | | 懸欠利息* | |
| | | 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 | 港幣千元 HK\$'000 | |
| 一月一日 | At 1st January | 659,313 | 795,742 | — | 8,611 | 659,313 | 804,353 | 214,535 | |
| 記入損益帳 | Charge to profit and loss account | 1,692,762 | 338,263 | 4,519 | (4,632) | 1,697,281 | 333,631 | — | |
| 記銷額 | Amounts written off | (141,381) | (41,755) | — | — | (141,381) | (41,755) | (83,882) | |
| 以往年度記銷 貸款的收回額 | Recovery of advances written off in previous years | — | 4,093 | — | — | — | 4,093 | — | |
| 年內懸欠利息 | Interest suspended during the year | — | — | — | — | — | — | 555,715 | |
| 懸欠利息收回 | Suspended interest recovered | — | — | — | — | — | — | (185,971) | |
| 其他變動 | Other movements | (1,527) | — | — | — | (1,527) | — | (1,172) | |
| 匯兌調整 | Exchange adjustments | (3,371) | (233) | (6) | 2 | (3,377) | (231) | 122 | |
| 十二月三十一日 | At 31st December | 2,205,796 | 1,096,110 | 4,513 | 3,981 | 2,210,309 | 1,100,091 | 499,347 | |

* 相關於客戶貸款及其他帳項

* Relating only to Advances to customers and other accounts.

帳項附註 Notes on the Accounts

(續 continued)

(c) 利息撥入暫記帳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 | |
|-----------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 客戶貸款總額 | 3,745,208 | 6,700,782 | 3,345,388 | 6,297,209 |
| 佔客戶貸款總額的 百分比 | 3.60% | 7.97% | 4.10% | 8.14% |
| 特殊準備 | 550,197 | 2,298,040 | 484,926 | 2,175,982 |
| 懸欠利息 | 741,039 | 539,060 | 556,677 | 498,860 |

於二零零零年十二月三十一日及一九九九年十二月三十一日，本集團貸予銀行及其他金融機構的款項中，沒有利息撥入暫記帳或已停止累計利息的貸款，亦沒有就該等貸款撥出特殊準備金。

There were no advances to banks and other financial institutions on which interest is being placed in suspense or on which interest accrual has ceased as at 31st December, 2000 or 31st December, 1999, nor were there any specific provisions made for them on these two days.

17. 客戶貸款

17. Advances to Customers

本項目包括以財務租賃及具財務租賃性質租購合約租出的設備：

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

| | 集團 The Group | | 銀行 The Bank | |
|-------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 應收帳款： | | | | |
| 財務租賃 | 162,259 | 94,285 | — | — |
| 租購合約 | 2,809,927 | 350,530 | — | — |
| | 2,972,186 | 444,815 | — | — |

集團購入用作以財務租賃及租購合約出租資產的成本分別為港幣291,937,000元(一九九九年—港幣260,859,000元)及港幣4,027,443,000元(一九九九年—港幣860,987,000元)。

The cost of assets acquired by the Group for the purpose of letting under finance leases and hire purchase contracts amounted to HK\$291,937,000 (1999 - HK\$260,859,000) and HK\$4,027,443,000 (1999 - HK\$860,987,000) respectively.

18. 附屬及聯營公司投資

18. Investments in Subsidiaries and Associates

| | 集團 The Group | | 銀行 The Bank | |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 | 2000 港幣千元 HK\$'000 | 1999 港幣千元 HK\$'000 |
| 附屬公司 | | | | |
| 上市股份 (原值) | — | — | 3,730,798 | — |
| 非上市股份 (原值減準備金) | — | — | 2,990,927 | 2,852,789 |
| 聯營公司 | | | | |
| 非上市股份 (原值減記銷額及準備金) | 507,036 | 443,563 | 210,155 | 260,240 |
| | 507,036 | 443,563 | 6,931,880 | 3,113,029 |