

# 帳項附註 Notes on the Accounts

(續 continued)

此等公司詳情如下 Details of these companies are as follows :

## 附屬公司 Subsidiaries

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	已發行及繳足股本 Issued and paid-up capital	普通股 % of ordinary shares held		業務性質 Nature of business
			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
Becmac Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	股東代名人 Nominee shareholder
東亞銀行（信託）有限公司 Bank of East Asia (Trustees) Limited	香港 Hong Kong	港幣 HK\$150,000,000 元	100%		信託服務 Trustee
Best Cyber Limited	香港 Hong Kong	港幣 HK\$2 元		84.55%	不活躍 Dormant
藍十字（亞太） 保險有限公司 Blue Cross (Asia-Pacific) Insurance Limited	香港 Hong Kong	港幣 HK\$81,000,000 元* 港幣 HK\$8,000,000 元**	100%		保險 Insurance
Camceb Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	股東代名人 Nominee shareholder
Cane Garden Bay Limited	英屬處女羣島 BVI	美金 US\$1,000 元		100%	受託代管服務 Nominee services
Cheam Holdings Limited	英屬處女羣島 BVI	美金 US\$1 元		60.1%	董事及股東代名人 Nominee director and shareholder
Cheam Nominees Limited	英屬處女羣島 BVI	美金 US\$1 元		60.1%	董事及股東代名人 Nominee director and shareholder
EA China Finance Limited	英屬處女羣島 BVI	美金 US\$1,830,000 元		100%	投資控股 Investment holding
EA Nominees Limited	香港 Hong Kong	港幣 HK\$1,000 元		100%	投資控股 Investment holding
EA Securities Limited	香港 Hong Kong	港幣 HK\$2 元		100%	投資控股 Investment holding
東亞資產管理有限公司 East Asia Asset Management Company Limited	香港 Hong Kong	港幣 HK\$10,000,000 元	100%		資產管理 Asset management
East Asia Corporate Services (BVI) Limited	英屬處女羣島 BVI	美金 US\$250,000 元	100%		公司服務 Corporate services
East Asia Corporate Services (Nominees) Ltd.	英屬處女羣島 BVI	美金 US\$1,000 元		100%	受託代管服務 Nominee services

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(續 continued)

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			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
東亞授信有限公司 East Asia Credit Company Limited	香港 Hong Kong	港幣 HK\$75,000,000 元	100%		一般金融服務 General financial services
東亞設施管理有限公司 (前名為東亞物業管理 有限公司) East Asia Facility Management Limited (previously named East Asia Properties Management Company Limited)	香港 Hong Kong	港幣 HK\$10,000 元		100%	設施管理 Facility management
東亞財務有限公司 East Asia Finance Company, Limited	香港 Hong Kong	港幣 HK\$100,000,000 元	100%		一般金融服務 General financial services
East Asia Financial Holding (BVI) Limited	英屬處女羣島 BVI	美金 US\$1 元	100%		後償票據發行人 Issuer of subordinated notes
East Asia Financial Services (BVI) Ltd.	英屬處女羣島 BVI	美金 US\$14,370,000 元	100%		投資控股 Investment holding
東亞期貨有限公司 East Asia Futures Limited	香港 Hong Kong	港幣 HK\$7,000,000 元	100%		期權及期貨買賣 Options and futures
East Asia Holdings (BVI) Limited	英屬處女羣島 BVI	美金 US\$2 元		100%	受託代管服務 Nominee services
East Asia Holding Company, Inc.	美國 U.S.A.	美金 US\$5 元	100%		控股公司 Holding company
East Asia Indonesian Holdings Ltd.	毛里裘斯 Mauritius	美金 US\$2 元		100%	投資控股 Investment holding
東亞保險經紀有限公司 East Asia Insurance Brokers Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		保險經紀 Insurance broking
東亞投資控股有限公司 East Asia Investment Holdings Limited	香港 Hong Kong	港幣 HK\$100,000,000 元	100%		證券買賣 Securities trading
East Asia Investments Holdings (BVI) Ltd.	英屬處女羣島 BVI	港幣 HK\$186,038,725 元	100%		投資控股 Investment holding
East Asia Liquidators Ltd.	英屬處女羣島 BVI	美金 US\$1 元		100%	清盤人 Provision of liquidation services
East Asia Marketing Limited	英屬處女羣島 BVI	美金 US\$1 元	100%		推廣服務 Marketing services

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(續 continued)

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			本銀行所佔權益 % of ordinary shares held The Bank	本集團所佔權益 The Group	
東亞媒介服務有限公司 East Asia Media Services Limited	香港 Hong Kong	港幣 HK\$100,000 元	100%		廣告代理 Advertising agency
東亞物業發展有限公司 East Asia Properties Development Company Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	不活躍 Dormant
東亞物業控股有限公司 East Asia Properties Holding Company Limited	香港 Hong Kong	港幣 HK\$10,000 元	100%		投資控股 Investment holding
東亞物業投資有限公司 East Asia Properties Investment Company Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	物業持有 Property holding
East Asia Properties (US), Inc.	美國 U.S.A.	美金 US\$5 元		100%	物業持有 Property holding
東亞物業代理（中國） 有限公司 East Asia Property Agency (China) Company Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		物業代理 Property agency
東亞物業代理有限公司 East Asia Property Agency Company Limited	香港 Hong Kong	港幣 HK\$1,000,000 元	100%		物業代理 Property agency
東亞物業代理（上海） 有限公司 East Asia Property Agency (Shanghai) Limited	中華人民共和國 PRC	美金 US\$200,000 元		100%	物業代理 Property agency
東亞物業發展（上海） 有限公司 East Asia Property Development (Shanghai) Limited	香港 Hong Kong	港幣 HK\$1,000 元		100%	投資控股 Investment holding
East Asia Property Holdings (Jersey) Limited	喬西島 Jersey	英鎊 STG £9 鎊	100%		物業持有 Property holding
東亞物業管理（中國） 有限公司 East Asia Property Management (China) Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	物業管理 Property management
East Asia Secretarial Services Ltd.	英屬處女羣島 BVI	美金 US\$1 元		100%	秘書服務 Secretarial services
東亞秘書有限公司 East Asia Secretaries Limited	香港 Hong Kong	港幣 HK\$20 元	100%		秘書服務 Secretarial services

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			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
East Asia Secretaries (BVI) Limited	英屬處女羣島 BVI	港幣 HK\$66,425,000 元		75%	投資控股 Investment holding
東亞證券有限公司 East Asia Securities Company Limited	香港 Hong Kong	港幣 HK\$25,000,000 元	100%		證券買賣 Securities broking
East Asia Securities Inc.	加拿大 Canada	加幣 C\$150,000 元		100%	互惠基金 Mutual fund
East Asia Strategic Holdings Limited	英屬處女羣島 BVI	美金 US\$13,655,000 元	100%		投資控股 Investment holding
Elemen Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	股東代名人 Nominee shareholder
Essex Nominees Limited	英屬處女羣島 BVI	美金 US\$1 元		100%	受託代管服務 Nominee services
Far East Bank Nominees Limited	香港 Hong Kong	港幣 HK\$4 元		84.55%	不活躍 Dormant
FEB (1989) Limited	香港 Hong Kong	港幣 HK\$689,000,050 元* 港幣 HK\$269,384,950 元***		84.55%	投資控股 Investment holding
第一太平銀行有限公司 First Pacific Bank Limited	香港 Hong Kong	港幣 HK\$1,080,000,000 元		84.55%	商業銀行 Commercial banking
FP Bank (Vanuatu) Limited	瓦努阿圖 Vanuatu	美金 US\$100,000 元		84.55%	銀行服務 Banking services
FPB Asia Limited	香港 Hong Kong	美金 US\$13,000,000 元		84.55%	投資控股 Investment holding
第一太銀控股有限公司 FPB Bank Holding Company Limited	百慕達 Bermuda	港幣 HK\$1,248,000,000 元	84.55%		投資控股公司 Investment holding company
FPB Financial Services Limited	香港 Hong Kong	港幣 HK\$2 元		84.55%	不活躍 Dormant
FPB Nominee Limited	香港 Hong Kong	港幣 HK\$10,000 元		84.55%	受託代管、信託 及有關服務 Nominees, trustees and other related services
Full Length (T) Co., Ltd.	西薩摩亞 Western Samoa	美金 US\$1 元		60.1%	信託公司 Trustee company
準誠證券登記有限公司 Friendly Registrars Limited	香港 Hong Kong	港幣 HK\$10,000 元		60.1%	證券登記服務 Share registrar services
Global Success Ltd.	英屬處女羣島 BVI	美金 US\$2,310,000 元		100%	投資控股 Investment holding

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			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
Golden Empire International Inc.	英屬處女羣島 BVI	美金 US\$10,000 元		100%	物業投資 Property investment
Golden Properties Finance Ltd.	英屬處女羣島 BVI	港幣 HK\$78,000 元		100%	按揭財務 Mortgage financing
Golden Queen International Ltd.	英屬處女羣島 BVI	美金 US\$10,000 元		100%	物業投資 Property investment
Golden Wings International Ltd.	英屬處女羣島 BVI	美金 US\$10,000 元		100%	物業投資 Property investment
Goldmond Company Limited	英屬處女羣島 BVI	美金 US\$10,000 元		100%	物業投資 Property investment
Incomepoint Limited	英屬處女羣島 BVI	港幣 HK\$50,000 元	100%		投資控股 Investment holding
Leader One Limited	英屬處女羣島 BVI	美金 US\$1 元	100%		投資控股 Investment holding
領皇投資有限公司 Linkwall Investments Limited	香港 Hong Kong	港幣 HK\$4 元		60.1%	信託人及 股東代名人 Trustee and nominee shareholder
Mache Holdings Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	董事及股東代名人 Nominee director and shareholder
Mache Nominees Limited	香港 Hong Kong	港幣 HK\$20 元		60.1%	董事及股東代名人 Nominee director and shareholder
MacCabee (Nominees) Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director
Mactors Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director
廣進證券登記有限公司 Progressive Registration Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	證券登記服務 Share registrar services
Rosland Corporate Management Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事及股東代名人 Nominee director and shareholder
Rontors Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事代名人 Nominee director
Red Phoenix Limited	香港 Hong Kong	港幣 HK\$2 元	100%		汽車租賃 Car renting

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			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
秘書商業服務有限公司 Secretaries Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	公司秘書、證券 登記及商業服務 Secretarial, share registration and business services
Secretaries.com Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	不活躍 Dormant
Santo, Kilda, Limitada	澳門 Macau	澳門幣 Patacas 10,000 元		60.1%	董事代名人 Nominee director
標準證券登記有限公司 Standard Registrars Limited	香港 Hong Kong	港幣 HK\$1,000 元* 港幣 HK\$2 元***		60.1%	證券登記服務 Share registrar services
德鑽有限公司 Tabernacle Assets Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	信託保障 Protector of trust
東亞銀行（英屬處女羣島） 有限公司 The Bank of East Asia (BVI) Limited	英屬處女羣島 BVI	美金 US\$1,000,000 元	100%		銀行服務 Banking services
加拿大東亞銀行 The Bank of East Asia (Canada)	加拿大 Canada	加幣 C\$33,000,000 元	100%		銀行服務 Banking services
東亞銀行受託代管 有限公司 The Bank of East Asia (Nominees) Limited	香港 Hong Kong	港幣 HK\$10,000 元	100%		受託代管服務 Nominee services
東亞銀行受託代管 有限公司（新加坡） The Bank of East Asia (Nominees) Private Limited	新加坡 Singapore	新加坡幣 S\$10,000 元	100%		受託代管服務 Nominee services
The Bank of East Asia Nominees (UK) Limited	英國 U.K.	英鎊 STG £2 元	50%	100%	受託代管服務 Nominee services
Time(T) No.1 Ltd.	西薩摩亞 Western Samoa	美金 US\$1 元		60.1%	信託公司 Trustee company
Time(T) No.2 Ltd.	西薩摩亞 Western Samoa	美金 US\$1 元		60.1%	信託公司 Trustee company
Top Cyber Profits Limited	英屬處女羣島 BVI	美金 US\$1 元		84.55%	投資控股 Investment holding
平安旅遊有限公司 Toursafe Limited	香港 Hong Kong	港幣 HK\$20 元		100%	不活躍 Dormant
大吉旅遊有限公司 Travelguard Limited	香港 Hong Kong	港幣 HK\$2 元		100%	不活躍 Dormant
Travelsafe Limited	香港 Hong Kong	港幣 HK\$20 元		100%	保險 Insurance

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			本銀行所佔權益 The Bank	本集團所佔權益 The Group	
Trident Corporate Management Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	董事及股東代名人 Nominee director and shareholder
Trident Nominees Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	信託公司 Trustee company
東盛期貨有限公司 Tung Shing Futures Limited	香港 Hong Kong	港幣 HK\$2 元	100%		不活躍 Dormant
Tung Shing Holdings (BVI) Limited	英屬處女羣島 BVI	美金 US\$2 元	100%		投資控股 Investment holding
東盛證券有限公司 Tung Shing Securities Company Limited	香港 Hong Kong	港幣 HK\$2 元	100%		不活躍 Dormant
中國聯合銀行 (英屬處女羣島) 有限公司 United Chinese Bank (BVI) Limited	英屬處女羣島 BVI	美金 US\$1,000,000 元		100%	銀行服務 Banking services
中國聯合銀行有限公司 United Chinese Bank Limited	香港 Hong Kong	港幣 HK\$650,000,000 元	100%		銀行服務 Banking services
中國聯合財務有限公司 United Chinese Finance Company Limited	香港 Hong Kong	港幣 HK\$10,000,000 元		100%	不活躍 Dormant
中國聯合受託代管有限公司 United Chinese (Nominee) Limited	香港 Hong Kong	港幣 HK\$10,000 元		100%	受託代管服務 Nominee services
偉超有限公司 Wai Chiu Company Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	董事及股東代名人 Nominee director and shareholder
偉合有限公司 Wai Hop Company Limited	香港 Hong Kong	港幣 HK\$2,000 元		60.1%	董事及股東代名人 Nominee director and shareholder
Walker St. Land Corp	美國 U.S.A.	美金 US\$0.10 元	100%		物業持有 Property holding
W.T. (Secretaries) Limited	香港 Hong Kong	港幣 HK\$2 元		60.1%	公司秘書服務 Secretaries services

\* 普通股 Ordinary Shares

\*\* 可贖回優先股 Redeemable Preference Shares

\*\*\* 無投票權遞延股票 Non-voting Deferred Shares

# 帳項附註 Notes on the Accounts

(續 continued)

## 合作合營企業 Co-operative Joint Ventures

公司名稱 Name of company	成立及營業地點 Place of establishment and operation	已發行/已投入註冊資本 Issued/ Contributed registered capital	溢利分配比率 Profit sharing percentage by		業務性質 Nature of business
			本銀行 The Bank	本集團 The Group	
東亞物業代理（廣州）有限公司 East Asia Property Agency (Guangzhou) Limited	中華人民共和國 PRC	港幣 HK\$1,000,000 元		100%	物業代理 Property agency
東亞物業管理（廣州）有限公司 East Asia Property Management (Guangzhou) Limited	中華人民共和國 PRC	港幣 HK\$600,000 元		100%	物業管理 Property management

## 聯營公司 Associates

公司名稱 Name of company	註冊及營業地點 Place of incorporation and operation	普通股 % of ordinary shares held		優先股 % of preference shares held	業務性質 Nature of business
		本銀行所佔權益 The Bank	本集團所佔權益 The Group	本集團所佔權益 The Group	
Asia Strategic Capital Limited	英屬處女羣島 BVI		30%		投資控股 Investment holding
Asian Capital Equities, Inc.	菲律賓 Philippines		27%		股票買賣 Stock dealings
興明泰（香港）貿易有限公司 Cementhai Trading (Hong Kong) Limited	香港 Hong Kong	20%			貿易 Trading
中國國際財務有限公司（深圳） China International Finance Company Limited (Shenzhen)	中華人民共和國 PRC	25%			一般金融服務 General financial services
奔馳財務中國有限公司 debis Financial Services China Limited	香港 Hong Kong		20%		租賃及財務 Leasing & finance
East Asia (AEA) Capital Corporation	菲律賓 Philippines		35%		投資銀行服務 Investment banking
東亞興萊有限公司 East Asia Heller Limited	香港 Hong Kong	50%			貼現 Factoring
East Asia MBK Limited	英屬處女羣島 BVI		50%	50%	投資控股 Investment holding
海南國際財務有限公司 Hainan International Finance Company Limited	中華人民共和國 PRC	35%			一般金融服務 General financial services



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		本銀行所佔權益 % of ordinary shares held The Bank	本集團所佔權益 The Group	本集團所佔權益 % of preference shares held The Group	
iBrandDirect.com (Holdings) Limited	開曼羣島 Cayman Islands		33.33%		投資控股 Investment holding
工商東亞金融控股有限公司 ICEA Finance Holdings Limited	英屬處女羣島 BVI	25%			投資控股 Investment holding
Platinum Holdings Company Limited	開曼羣島 Cayman Islands	30%			投資控股 Investment holding
PT Daiwa Perdanania Bank	印度尼西亞 Indonesia		24.5%		銀行及有關 金融服務 Banking & related financial services
上海國際財務有限公司 Shanghai International Finance Company Limited	中華人民共和國 PRC	25%			一般金融服務 General financial services
大峰頂證券私人有限公司 Summit Securities(S) Pte. Ltd.	新加坡 Singapore	24%			證券買賣 Securities broking
申發企業有限公司 Sunfire Enterprises Limited	英屬處女羣島 BVI		20%		物業發展 Property development
Transatlantic Trust Corporation	加拿大 Canada	20%			信託管理 Administration of trusts
遠洋保險有限公司 Trans-Ocean Insurance Company, Limited	香港 Hong Kong		48.7%		保險 Insurance
鼎協租賃國際有限公司 Trilease International Limited	香港 Hong Kong	20%			租賃 Leasing

Note: BVI denotes British Virgin Islands and PRC denotes People's Republic of China.

# 帳項附註 Notes on the Accounts

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## 19. 固定資產

## 19. Fixed Assets

		集團 The Group			總額 Total 港幣千元 HK\$'000
		行址 Bank Premises 港幣千元 HK\$'000	傢俬、裝修及設備 Furniture, Fixtures and Equipment 港幣千元 HK\$'000	投資物業 Investment Properties 港幣千元 HK\$'000	
成本或估值	Cost or valuation				
二零零零年一月一日	At 1st January, 2000	3,572,729	1,130,468	284,385	4,987,582
增置	Additions	3,610	147,370	—	150,980
經購入附屬公司增置	Additions through acquisition of subsidiaries	453,500	183,377	200,500	837,377
轉帳	Transfers	(10,577)	(8,371)	18,948	—
出售	Disposals	(3,446)	(42,406)	—	(45,852)
匯兌調整	Exchange adjustments	(753)	(4,501)	(2,927)	(8,181)
二零零零年十二月三十一日	At 31st December, 2000	4,015,063	1,405,937	500,906	5,921,906
累計折舊	Accumulated depreciation				
二零零零年一月一日	At 1st January, 2000	245,634	646,545	10,862	903,041
年度支出	Charge for the year	45,458	123,825	1,112	170,395
經購入附屬公司	Through acquisition of subsidiaries	—	146,287	—	146,287
轉帳	Transfers	(1,369)	—	1,369	—
出售時回撥	Written back on disposal	(655)	(37,231)	—	(37,886)
匯兌調整	Exchange adjustments	(218)	(2,731)	(716)	(3,665)
二零零零年十二月三十一日	At 31st December, 2000	288,850	876,695	12,627	1,178,172
二零零零年十二月三十一日 帳面淨值	Net book value at 31st December, 2000	3,726,213	529,242	488,279	4,743,734
一九九九年十二月三十一日 帳面淨值	Net book value at 31st December, 1999	3,327,095	483,923	273,523	4,084,541
上述資產的總額列示如下：	The gross amounts of the above assets are stated:				
按成本計	At cost	2,604,927	1,405,937	358,501	4,369,365
按董事估值計	At Directors' valuation				
— 一九八九年	- 1989	1,247,592	—	50,086	1,297,678
— 一九九一年	- 1991	162,544	—	92,319	254,863
		4,015,063	1,405,937	500,906	5,921,906

以經營租賃持有作為使用的行址及投資物業於二零零零年十二月三十一日的成本或估值及相關的累計折舊分別為港幣1,103,800,000元（一九九九年一港幣915,686,000元）及港幣48,261,000元（一九九九年一港幣45,682,000元）。

於年內，投資物業所得已收及應收的總租金收益為港幣14,776,000元（一九九九年一港幣16,242,000元）。

The cost or valuation of bank premises and investment properties held for use under operating leases and the related accumulated depreciation charge as at 31st December, 2000 were HK\$1,103,800,000 (1999 - HK\$915,686,000) and HK\$48,261,000 (1999 - HK\$45,682,000) respectively.

The gross rental income received and receivable from investment properties during the year was HK\$14,776,000 (1999 - HK\$16,242,000).

# 帳項附註 Notes on the Accounts

(續 continued)

投資物業並未根據會計實務準則第十三號「投資物業的會計處理」之規定而重估價值，因所涉及的數額對帳項影響不大。

Investment properties have not been revalued in accordance with the provisions of SSAP 13 "Accounting for Investment Properties" as the amounts involved are not considered to be material in the context of these accounts.

	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
行址及投資物業包括：		
永久業權 — 在香港以外地區		
租借地		
在香港		
長期租約（五十年以上）	3,027,096	2,509,101
中期租約（十至五十年）	548,718	436,046
短期租約（十年以下）	472	567
在香港以外地區		
長期租約（五十年以上）	44,828	50,646
中期租約（十至五十年）	348,773	353,835
	<b>4,214,492</b>	<b>3,600,618</b>

	銀行 The Bank			總額 Total 港幣千元 HK\$'000
	行址 Bank Premises 港幣千元 HK\$'000	傢俬、裝修及設備 Furniture, Fixtures and Equipment 港幣千元 HK\$'000	投資物業 Investment Properties 港幣千元 HK\$'000	
成本或估值				
二零零零年一月一日	2,193,312	989,581	58,755	3,241,648
增置	3,587	114,232	—	117,819
轉帳	(10,577)	(8,371)	18,948	—
出售	(1,955)	(34,283)	—	(36,238)
匯兌調整	(1,585)	(3,765)	(456)	(5,806)
二零零零年十二月三十一日	<b>2,182,782</b>	<b>1,057,394</b>	<b>77,247</b>	<b>3,317,423</b>

累計折舊				
二零零零年一月一日	182,884	578,259	4,666	765,809
年度支出	33,020	105,075	272	138,367
轉帳	(1,369)	—	1,369	—
出售時回撥	(150)	(31,659)	—	(31,809)
匯兌調整	(311)	(2,263)	(56)	(2,630)
二零零零年十二月三十一日	<b>214,074</b>	<b>649,412</b>	<b>6,251</b>	<b>869,737</b>

二零零零年十二月三十一日 帳面淨值	<b>1,968,708</b>	<b>407,982</b>	<b>70,996</b>	<b>2,447,686</b>
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一九九九年十二月三十一日 帳面淨值	2,010,428	411,322	54,089	2,475,839
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上述資產的總額列示如下：

按成本計	935,190	1,057,394	27,161	2,019,745
按董事估值計				
— 一九八九年	1,247,592	—	50,086	1,297,678
	<b>2,182,782</b>	<b>1,057,394</b>	<b>77,247</b>	<b>3,317,423</b>

# 帳項附註 Notes on the Accounts

(續 continued)

	2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
行址及投資物業包括：		
永久業權 — 在香港以外地區		
租借地		
在香港		
長期租約（五十年以上）		
中期租約（十至五十年）		
短期租約（十年以下）		
在香港以外地區		
長期租約（五十年以上）		
中期租約（十至五十年）		
Bank premises and investment properties comprise:		
Freeholds-Held outside Hong Kong	25,280	25,722
Leaseholds		
Held in Hong Kong		
On long-term lease (over 50 years)	1,324,472	1,330,857
On medium-term lease (10 - 50 years)	296,479	302,890
On short-term lease (below 10 years)	472	567
Held outside Hong Kong		
On long-term lease (over 50 years)	44,828	50,646
On medium-term lease (10 - 50 years)	348,173	353,835
	<b>2,039,704</b>	<b>2,064,517</b>

## 20. 可換股債券

此等年息二厘之可換股債券發行於一九九六年七月十九日，並在盧森堡證券交易所上市，到期日為二零零三年七月十九日。債券可於一九九六年九月十九日至二零零三年七月七日內按經調整後換股價每股港幣 26.16 元兌換為本銀行之普通股股份，兌換率為一美元兌七點七四零五港元；債券持有人亦可選擇於二零零一年七月十九日以債券本金之 127.25% 要求本銀行贖回此等債券。在一九九八年七月十九日或以後，倘若本銀行股份在香港聯合交易所連續三十個交易日之收市價均超出換股價之 130%，本銀行有權以債券本金贖回該等債券。本銀行在二零零零年內曾根據債券發行的條款，在市場回購及取消面值四千五百萬美元（一九九九年一 二百萬美元）之可換股債券。截至二零零零年十二月三十一日的年度，並無債券持有人換股或贖回債券。利息是以每年 7.45% 累計，本年度的利息支出為港幣 159,197,000 元（一九九九年一 港幣 171,060,000 元）。

## 20. Convertible Bonds

The 2 per cent Convertible Bonds were issued on 19th July, 1996 and listed on the Luxembourg Stock Exchange. The Bonds will mature on 19th July, 2003. The Bonds may be converted on or after 19th September, 1996 up to the close of business on 7th July, 2003 into fully-paid ordinary shares of the Bank at an adjusted conversion price of HK\$26.16 per share with a fixed rate of exchange on conversion of HK\$7.7405 to US\$1.00. The Bonds may be redeemed at the option of the holders of the Bonds at 127.25 per cent of their principal amount on 19th July, 2001. The Bonds may be redeemed by the Bank at any time on or after 19th July, 1998 at their principal amount if, inter alia, the closing price of the shares exceeds 130 per cent of the conversion price for each of 30 consecutive trading days on The Stock Exchange of Hong Kong Limited. In 2000, the Bank repurchased from the market and cancelled US\$45 million (1999 - US\$2 million) Convertible Bonds in accordance with the terms of the Bond issue. During the year ended 31st December, 2000, no bonds were converted or redeemed by the Bondholders. Interest is accrued at the rate of 7.45% per annum. Interest expense for the year amounted to HK\$159,197,000 (1999 - HK\$171,060,000).

# 帳項附註 Notes on the Accounts

(續 continued)

## 21. 附屬公司欠款及欠附屬公司款項

於年內，本銀行與某些附屬公司有正常銀行業務交易。附屬公司欠款及欠附屬公司款項詳列如下：

### (a) 附屬公司欠款

金融機構	Financial institutions
其他	Others

## 21. Amounts Due from and Due to Subsidiaries

During the year, the Bank entered into transactions with certain subsidiaries in the ordinary course of its banking business. Details of the amounts due from and due to subsidiaries are as follows:

### (a) Amounts due from subsidiaries

銀行 The Bank	
2000	1999
港幣千元 HK\$'000	港幣千元 HK\$'000
299,995	498,875
1,076,265	948,299
<b>1,376,260</b>	<b>1,447,174</b>

### (b) 欠附屬公司款項

金融機構	Financial institutions
其他	Others

### (b) Amounts due to subsidiaries

銀行 The Bank	
2000	1999
港幣千元 HK\$'000	港幣千元 HK\$'000
7,936,762	7,882,005
215,240	200,747
<b>8,152,002</b>	<b>8,082,752</b>

## 22. 二零零零年度期限分析

## 22. Maturity Profile for 2000

		集團 The Group						總額
		即時還款	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	
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
資產	Assets							
- 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	7,984,171	3,985,318	—	—	—	11,969,489
- 存款證	- Certificates of deposit held	—	562,060	521,153	994,873	10,043	38,997	2,127,126
- 客戶貸款	- Advances to customers	7,044,901	10,731,007	11,225,618	28,117,453	43,086,688	3,788,292	103,993,959
- 銀行及其他金融機構貸款	- Advances to financial institutions	—	8,934	45,281	79,357	—	377,053	510,625
- 包括在下述項目內的債務證券：	- Debt securities included in :							
- 持至到期的債務證券	- Held-to-maturity debt securities	—	591,420	621,766	1,232,783	340,734	15,401	2,802,104
- 投資證券	- Investment securities	—	—	—	50	—	17,351	17,401
- 其他證券投資	- Other investments in securities	27,298	133,614	390,065	1,452,469	155,896	—	2,159,342
		<b>7,072,199</b>	<b>20,011,206</b>	<b>16,789,201</b>	<b>31,876,985</b>	<b>43,593,361</b>	<b>4,237,094</b>	<b>123,580,046</b>

# 帳項附註 Notes on the Accounts

(續 continued)

		集團 The Group						
		即時還款	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	總額
		Repayable on demand	3 months or less	1 year or less but over 3 months	5 years or less but over 1 year	After 5 years	Undated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>負債</b>		<b>Liabilities</b>						
- 銀行同業及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	215,024	3,490,898	1,174,549	18,858	-	-	4,899,329
- 客戶存款	- Deposits of customers	25,160,878	105,453,415	7,910,391	222,566	-	-	138,747,250
- 已發行之存款證	- Certificates of deposit issued	-	-	6,065,350	2,478,848	-	-	8,544,198
- 可換股債券 *	- Convertible bonds *	-	-	1,952,254	-	-	-	1,952,254
		25,375,902	108,944,313	17,102,544	2,720,272	-	-	154,143,031
<b>資產</b>		<b>Assets</b>						
- 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	-	7,334,668	3,752,246	-	-	-	11,086,914
- 存款證	- Certificates of deposit held	-	538,003	297,594	627,929	-	38,997	1,502,523
- 客戶貸款	- Advances to customers	5,141,185	9,364,286	9,405,726	22,913,312	31,610,854	3,095,440	81,530,803
- 銀行及其他金融機構貸款	- Advances to financial institutions	-	8,934	45,281	79,357	-	377,053	510,625
- 包括在下列項目內的債務證券：	- Debt securities included in :							
- 持至到期的債務證券	- Held-to-maturity debt securities	-	42,102	263,473	734,156	233,210	15,401	1,288,342
- 投資證券	- Investment securities	-	-	-	-	-	6,180	6,180
- 其他證券投資	- Other investments in securities	27,298	112,961	380,956	1,413,496	127,227	-	2,061,938
		5,168,483	17,400,954	14,145,276	25,768,250	31,971,291	3,533,071	97,987,325
<b>負債</b>		<b>Liabilities</b>						
- 銀行同業及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	207,422	3,459,008	1,174,549	18,858	-	-	4,859,837
- 客戶存款	- Deposits of customers	20,852,643	77,022,437	5,979,214	93,146	-	-	103,947,440
- 已發行之存款證	- Certificates of deposit issued	-	-	6,026,352	2,416,451	2,200,000	-	10,642,803
- 可換股債券 *	- Convertible bonds *	-	-	1,952,254	-	-	-	1,952,254
		21,060,065	80,481,445	15,132,369	2,528,455	2,200,000	-	121,402,334

# 帳項附註 Notes on the Accounts

(續 continued)

## 一九九九年度期限分析

## Maturity Profile for 1999

		集團 The Group						
		即時還款	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	總額
		Repayable on demand	3 months or less	less but over 3 months	less but over 1 year	After 5 years	Undated	Total
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
<b>資產</b>		<b>Assets</b>						
- 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	8,916,807	2,594,031	182,229	—	—	11,693,067
- 存款證	- Certificates of deposit held	138,351	59,989	166,155	494,875	10,056	—	869,426
- 客戶貸款	- Advances to customers	5,704,839	8,419,575	8,943,037	21,589,830	34,513,547	4,903,030	84,073,858
- 銀行及其他金融機構貸款	- Advances to financial institutions	—	17,772	157,107	304,370	—	351,236	830,485
- 包括在下述項目內的債務證券：	- Debt securities included in :							
- 持至到期的債務證券	- Held-to-maturity debt securities	—	113,378	214,676	877,704	338,528	38,793	1,583,079
- 投資證券	- Investment securities	—	—	—	—	—	16,511	16,511
- 其他證券投資	- Other investments in securities	—	608,384	387,509	1,024,900	28,700	—	2,049,493
		5,843,190	18,135,905	12,462,515	24,473,908	34,890,831	5,309,570	101,115,919
<b>負債</b>		<b>Liabilities</b>						
- 銀行同業及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	229,413	1,493,923	372,921	224,507	—	—	2,320,764
- 客戶存款	- Deposits of customers	21,195,617	84,611,875	6,009,575	442,145	—	—	112,259,212
- 已發行之存款證	- Certificates of deposit issued	—	—	3,756,443	4,631,300	—	—	8,387,743
- 可換股債券*	- Convertible bonds *	—	—	—	2,292,056	—	—	2,292,056
		21,425,030	86,105,798	10,138,939	7,590,008	—	—	125,259,775

# 帳項附註 Notes on the Accounts

(續 continued)

		銀行 The Bank					無註明日期	總額
		即時還款	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		
		Repayable on demand	3 months or less	1 year or less but over 3 months	5 years or less but over 1 year	After 5 years	Undated	Total
		港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>資產</b>	<b>Assets</b>							
— 在銀行和其他金融機構的存款	- Placements with banks and other financial institutions	—	8,209,407	2,594,031	—	—	—	10,803,438
— 存款證	- Certificates of deposit held	138,351	59,989	127,244	400,515	—	—	726,099
— 客戶貸款	- Advances to customers	5,395,626	7,873,372	8,095,666	20,102,520	31,643,291	4,240,340	77,350,815
— 銀行及其他金融機構貸款	- Advances to financial institutions	—	17,772	157,107	304,370	—	351,236	830,485
— 包括在下列項目內的債務證券：	- Debt securities included in :							
— 持至到期的債務證券	- Held-to-maturity debt securities	—	3,885	115,069	471,975	313,837	15,480	920,246
— 投資證券	- Investment securities	—	—	—	—	—	5,530	5,530
— 其他證券投資	- Other investments in securities	—	608,384	340,118	962,777	—	—	1,911,279
		5,533,977	16,772,809	11,429,235	22,242,157	31,957,128	4,612,586	92,547,892
<b>負債</b>	<b>Liabilities</b>							
— 銀行同業及其他金融機構的存款及結餘	- Deposits and balances of banks and other financial institutions	229,392	1,491,923	372,921	224,507	—	—	2,318,743
— 客戶存款	- Deposits of customers	19,962,123	72,269,749	5,441,821	38,446	—	—	97,712,139
— 已發行之存款證	- Certificates of deposit issued	—	—	3,756,443	4,631,300	2,200,000	—	10,587,743
— 可換股債券*	- Convertible bonds*	—	—	—	2,292,056	—	—	2,292,056
		20,191,515	73,761,672	9,571,185	7,186,309	2,200,000	—	112,910,681

\* 根據債券持有人之選擇權 (附註 20)

\* Maturity based on Bondholders' option as disclosed in Note 20.

## 23. 稅項及遞延稅項

## 23. Tax and Deferred Taxation

		集團 The Group		銀行 The Bank	
		2000	1999	2000	1999
		港幣千元	港幣千元	港幣千元	港幣千元
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
香港利得稅準備/ (可退回稅項)	Hong Kong profits tax provision/(recoverable)	20,743	(26,046)	5,315	(28,764)
海外稅項	Overseas taxation	30,852	40,193	29,600	38,606
遞延稅項 (附註)	Deferred taxation (Note)	281,285	297,644	265,528	293,899
		332,880	311,791	300,443	303,741



# 帳項附註 Notes on the Accounts

(續 continued)

附註：年內遞延稅項的變動如下：

Note : Movement of deferred tax during the year is as follows :

	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
一月一日	297,644	559,980	293,899	559,980
年內引起 (附註 8)	116,665	28,000	105,222	24,255
投資合夥租賃的記銷額	(133,550)	(290,336)	(133,550)	(290,336)
經購入附屬公司增置	569	—	—	—
匯兌調整	(43)	—	(43)	—
十二月三十一日	281,285	297,644	265,528	293,899
包括：	Comprising:			
租賃交易	253,276	272,087	242,459	269,072
其他	28,009	25,557	23,069	24,827
	281,285	297,644	265,528	293,899

行址及投資物業估值所產生的重估溢價毋須計繳遞延稅項。這是由於以帳面價值出售這些資產所產生的資本增值毋須計繳任何應納稅金。

The revaluation surpluses arising on the valuation of bank premises and investment properties are not subject to deferred taxation as the disposal of these assets at their carrying value would result in capital gains which are not subject to any tax liability.

所有重大遞延稅項準備均已作出準備。

There is no significant deferred taxation liability not provided for.

## 24. 借貸資本

借貸資本是指本銀行於二零零零年十二月二十二日發行評定為二級資本的後償浮息票據，此等票據將於二零零五年十二月二十三日到期，唯於到期日前，本銀行可在任何利息償還日以票面價贖回。只須符合有關監管批准要求，本銀行有意於二零零一年二月十三日贖回此等票據。自提款日至二零零一年二月十三日第一次利息償還日，以至二零零一年三月二十七日第二次利息償還日，此等票據的年息為美元一個月倫敦銀行同業拆息加二厘半，此後會增加為美元一個月倫敦銀行同業拆息加四厘，並每月付息。

於二零零一年一月三十日，本銀行單一目的全資附屬財務公司，East Asia Financial Holding (BVI) Limited，發行年息七點五厘 550,000,000 美元評定為二級資本的後償票據，並已在盧森堡交易所上市，本銀行且無條件及不可撤回地保證此等票據的有關債務。從二零零一年八月一日開始，此等票據每半年付息一次，並應在期末即二月一日及八月一日支付。此等票據將於二零一一年二月一日到期，唯只須符合有關監管批准要求，本銀行可於二零零六年二月一日，以票面價贖回全部所有票據。若此等票據未能贖回，則自二零零六年二月一日開始，年利息會重訂至美國國庫債券息率加四百二十二點二五點子。

## 24. Loan Capital

Loan capital represents floating rate subordinated notes qualifying as lower tier 2 capital issued by the Bank on 22nd December, 2000. The notes will mature on 23rd December, 2005 and may be redeemed at par by the Bank on any interest payment date prior to the maturity date. Subject to satisfaction of certain regulatory approval requirements, the Bank intends to redeem the notes on 13th February, 2001. The coupon interest rate of the notes is 1 month US\$LIBOR plus 2.50% per year from drawdown to first interest payment date of 13th February, 2001 and the second interest payment date of 27th March, 2001. Thereafter the interest rate will increase to 1 month US\$LIBOR plus 4.00% per year for the interest payment falling on a monthly cycle.

On 30th January, 2001, US\$550,000,000 7.50% subordinated notes qualifying as tier 2 capital were issued by East Asia Financial Holding (BVI) Limited, a single purpose wholly owned finance subsidiary of the Bank. The Bank unconditionally and irrevocably guarantees all amounts payable under the notes which are listed on the Luxembourg Stock Exchange. Interest on the notes will be payable semi-annually in arrears on 1st February and 1st August of each year, commencing 1st August, 2001. The notes will mature on 1st February, 2011. Subject to satisfaction of certain regulatory approval requirements, the Bank may redeem at par the notes in whole but not in part on 1st February, 2006. If the notes are not redeemed, interest from 1st February, 2006 will be reset at U.S. Treasury Rate plus 422.25 basis points per year.

# 帳項附註 Notes on the Accounts

(續 continued)

## 25. 股本

## 25. Share Capital

	2000		1999	
	股份數目 No. of shares 千'000	面值 Nominal value 港幣千元 HK\$'000	股份數目 No. of shares 千'000	面值 Nominal value 港幣千元 HK\$'000
法定股本： 普通股每股港幣 2.50 元				
Authorized:				
Ordinary shares of \$2.50 each	2,600,000	6,500,000	1,800,000	4,500,000
已發行及繳足股本：				
Issued and fully paid:				
一月一日	1,393,125	3,482,814	1,374,732	3,436,831
發行新股以代股息	13,244	33,109	9,109	22,773
根據僱員認股計劃發行的股份	8,409	21,022	9,284	23,210
十二月三十一日	1,414,778	3,536,945	1,393,125	3,482,814

根據僱員認股計劃，合資格的執行董事及僱員有權認購本銀行的普通股股份。認購價為給予認股權日前五個交易日本銀行現有股份在香港聯合交易所的平均收市價的百分之九十五。根據此計劃發給的認股權可由授予日起計的第一週年至第五週年期間行使。截至於二零零零年十二月三十一日尚未行使的認股權如下：

Pursuant to the approved Staff Share Option Schemes, options to purchase ordinary shares in the Bank were granted to eligible Executive Directors and employees. The option price was 95% of the average closing price of the existing shares of the Bank on The Stock Exchange of Hong Kong Limited on the five business days immediately preceding the date of offer of such options. The options granted under the Schemes will be exercisable between the first and the fifth anniversaries of the date of grant. At 31st December, 2000, the outstanding options were:

	認股權授予日期 Date of options granted	認購價 Option price	股份數量 Number of shares
一九九六年四月二十三日	23rd April, 1996	港幣 HK\$21.14 元	10,276,292
一九九七年四月二十九日	29th April, 1997	港幣 HK\$24.59 元	14,158,800
一九九八年四月二十日	20th April, 1998	港幣 HK\$15.30 元	7,730,600
一九九九年四月二十一日	21st April, 1999	港幣 HK\$12.09 元	7,852,000
二零零零年四月二十日	20th April, 2000	港幣 HK\$16.46 元	12,803,000

## 26. 儲備

## 26. Reserves

	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
(a) 股份溢價				
Share premium				
一月一日	281,865	182,293	281,865	182,293
僱員認股計劃下發行的 股份溢價淨額	89,345	122,345	89,345	122,345
發行新股以代股息	(33,109)	(22,773)	(33,109)	(22,773)
資本費用	(30)	—	(30)	—
十二月三十一日	338,071	281,865	338,071	281,865

# 帳項附註 Notes on the Accounts

(續 continued)

		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
(b) 一般儲備	(b) General reserve				
一月一日	At 1st January	9,511,129	8,996,564	8,828,126	8,337,760
撥自本年度溢利	Transfer from current year profit	780,000	431,000	610,000	362,000
發行新股以代股息	Shares issued in lieu of dividends	235,099	128,366	235,099	128,366
撥自物業重估儲備的已實現出售物業的重估溢價	Realised surplus on disposals transferred from property revaluation reserve	1,003	—	—	—
資本化發行	Capitalisation issue	(18,000)	(26,000)	—	—
因購入附屬公司產生的商譽	Goodwill arising on acquisition of subsidiaries	(1,468,229)	(18,801)	—	—
十二月三十一日	At 31st December	9,041,002	9,511,129	9,673,225	8,828,126
(c) 物業重估儲備 (不可派發)	(c) Property revaluation reserve (undistributable)				
一月一日	At 1st January	1,386,466	1,386,466	1,390,863	1,390,863
撥入一般儲備的已實現出售物業的重估溢價	Realised surplus on disposals transferred to general reserve	(1,003)	—	—	—
十二月三十一日	At 31st December	1,385,463	1,386,466	1,390,863	1,390,863
(d) 資本儲備 (不可派發)	(d) Capital reserve (undistributable)				
一月一日	At 1st January	68,436	42,436	—	—
資本化發行	Capitalisation issue	18,000	26,000	—	—
十二月三十一日	At 31st December	86,436	68,436	—	—
(e) 匯兌重估儲備 (不可派發)	(e) Exchange revaluation reserve (undistributable)				
一月一日	At 1st January	13,838	1,916	20,990	17,957
匯兌調整	Exchange adjustments	(10,846)	11,922	(10,694)	3,033
十二月三十一日	At 31st December	2,992	13,838	10,296	20,990
(f) 損益帳	(f) Profit and loss account				
一月一日	At 1st January				
— 如前匯報	- As previously reported	286,274	73,608	6,442	6,510
— 期初留存溢利重報	- Restatement of opening retained earnings	—	(107,932)	—	(104,213)
— 重報	- As restated	286,274	(34,324)	6,442	(97,703)
年內溢利	Net profit for the year	1,871,022	1,488,889	1,527,390	1,203,436
撥入一般儲備	Transfer to general reserve	(780,000)	(431,000)	(610,000)	(362,000)
股息	Dividend	(918,323)	(737,291)	(918,323)	(737,291)
十二月三十一日	At 31st December	458,973	286,274	5,509	6,442
(g) 儲備總額	(g) Total reserves	11,312,937	11,548,008	11,417,964	10,528,286

股份溢價帳目的運用，受香港《公司條例》第 48B 條所管控。

一般儲備的組成，包括留存溢利轉帳、出售物業時的已實現重估溢價、發行以股代息的新股價值，並根據採用於綜合附屬公司產生的商譽和資本化附屬公司的儲備的會計政策處理。物業重估儲備及匯兌重估儲備的組成及處理，是根據行址及投資物業重估和外幣折算所採用的會計政策。資本儲備指附屬公司儲備的資本化發行。

本銀行可派發儲備的總額為港幣 9,678,734,000 元（一九九九年 — 港幣 8,834,568,000 元）。

The application of the share premium account is governed by Section 48B of the Hong Kong Companies Ordinance.

General reserve was set up from the transfer of retained earnings, the realised revaluation surplus on disposal of properties, the value of shares issued in lieu of dividend and is dealt with in accordance with the accounting policies adopted for goodwill on consolidation of subsidiaries and the capitalisation of subsidiaries' reserves. Property revaluation reserve and exchange revaluation reserve have been set up and are dealt with in accordance with the accounting policies adopted for the revaluation of bank premises and investment properties and foreign currency translation. Capital reserve represents the capitalisation of subsidiaries' reserves.

Total distributable reserves of the Bank amounted to HK\$9,678,734,000 (1999 - HK\$8,834,568,000).

## 27. 資產負債表外的項目

### (a) 或有負債及承擔

以下為每項或有負債及承擔重大類別的約定數額概要：

直接信貸代替品  
與交易有關的或然項目

與貿易有關的或然項目

票據發行及循環包銷安排

其他承擔：

原到期日少於一年或可  
無條件取消

原到期日在一年及以上  
其他

## 27. Off-Balance Sheet Exposures

### (a) Contingent liabilities and commitments

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	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
Direct credit substitutes	2,250,206	955,694	2,125,027	929,369
Transaction-related contingencies	260,214	159,658	246,273	159,658
Trade-related contingencies	2,705,737	2,447,624	2,401,645	2,407,845
Note issuance and revolving underwriting facilities	31,368	37,684	31,368	37,684
Other commitments with an original maturity of:				
under 1 year or which are unconditionally cancellable	22,507,332	10,269,898	14,001,923	9,768,311
1 year and over	5,069,455	2,659,721	4,747,648	2,460,052
Others	1,993	—	—	—
	<b>32,826,305</b>	16,530,279	<b>23,553,884</b>	15,762,919

### (b) 衍生工具

衍生工具是指由一項或多項基本資產或指數價值釐定價值的財務合約。

### (b) Derivatives

Derivatives refer to financial contracts whose value depends on the value of one or more underlying assets or indices.

# 帳項附註 Notes on the Accounts

(續 continued)

以下為每項衍生工具重大類別的名義數額：

The following is a summary of the notional amounts of each significant type of derivatives for the Group and the Bank :

		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
匯率合約	Exchange rate contracts				
遠期交易及期貨	Forwards and futures	7,227,124	4,270,140	6,351,492	4,196,968
掉期交易	Swaps	15,269,665	15,566,232	15,261,757	15,562,296
利率合約	Interest rate contracts				
遠期交易及期貨	Forwards and futures	253,935	367,542	217,588	367,542
掉期交易	Swaps	1,572,211	1,424,737	1,505,915	1,304,286
買入期權	Options purchased	19,499	19,428	19,499	19,428
		24,342,434	21,648,079	23,356,251	21,450,520

以上金融工具主要為因應顧客之需求而產生。本集團及銀行並無佔重大交易數額。

The above financial instruments represent transactions that are substantially initiated in response to customer demands and no significant positions are maintained by the Group or the Bank.

前述資產負債表外風險的重置成本及信貸風險加權數額如下。這些數額並未計入雙邊淨額安排的影響。

The replacement costs and credit risk weighted amounts of the aforesaid off-balance sheet exposures are as follows. These amounts do not take into account the effects of bilateral netting arrangements.

		2000		1999	
		重置成本	信貸風險加權數額	重置成本	信貸風險加權數額
		Replacement cost	Credit risk weighted amount	Replacement cost	Credit risk weighted amount
		港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000	港幣千元 HK\$'000
集團	The Group				
或然負債及承擔	Contingent liabilities and commitments	—	5,194,552	—	2,737,766
匯率合約	Exchange rate contracts	284,751	132,793	191,107	108,018
利率合約	Interest rate contracts	73,961	22,938	76,768	27,212
		358,712	5,350,283	267,875	2,872,996
銀行	The Bank				
或然負債及承擔	Contingent liabilities and commitments	—	4,923,893	—	2,606,960
匯率合約	Exchange rate contracts	281,909	121,017	190,819	107,223
利率合約	Interest rate contracts	71,101	21,460	66,251	24,312
		353,010	5,066,370	257,070	2,738,495

各表列出資產負債表外交易的約定或名義數額、重置成本及信貸風險加權數額，重置成本是用來計算信貸風險加權數額。該等數額是按照香港金融管理局實行關於資本充裕的巴塞爾協議及按其銀行財務狀況和到期特性釐定的指引而作出評估。或有負債及承擔所用的風險加權由0%至100%，匯率及利率合同所用的則由0%至50%。重置成本是指重置所有按市場價值計算差額時附有正值的合約成本，亦是在結算日該等合約的略計信貸風險。信貸風險加權數額是指按《銀行條例》附表三計算的數額。

或有負債及承擔是與信貸有關的工具，包括用以延長信貸的承兌票據、信用證、擔保書和承付款項。約定數額是指當合約被完全提取及客戶違約時所承擔風險的數額。由於預期擔保書及承付款項的大部份數額會在未經提取前逾期，約定總額並不代表未來流動性要求。

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。

這些工具的名義金額指示在結算日仍未完成的交易量，但並不代表所承受風險的數額。

## (c) 資本承擔

於十二月三十一日未償付但並未在帳項中作出準備的資本承擔如下：

已核准支出並已簽約

已核准支出但未簽約

The tables give the contractual or notional amounts, replacement cost and credit risk-weighted amounts of off-balance sheet transactions. The replacement cost is calculated for the purposes of deriving the credit risk-weighted amounts. These are assessed in accordance with the Hong Kong Monetary Authority's guidelines which implement the Basle agreement on capital adequacy and depend on the status of the counterparty and the maturity characteristics. The risk weights used range from 0% to 100% for contingent liabilities and commitments, and from 0% to 50% for exchange rate and interest rate contracts. Replacement cost represents the cost of replacing all contracts which have a positive value when marked to market. Replacement cost is a close approximation of the credit risk for these contracts as at the balance sheet date. The credit risk-weighted amount refers to the amount as computed in accordance with the Third Schedule to the Banking Ordinance.

Contingent liabilities and commitments are credit-related instruments which include acceptances, letters of credit, guarantees and commitments to extend credit. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. Since a significant portion of guarantees and commitments is expected to expire without being drawn upon, the total of the contract amounts is not representative of future liquidity requirements.

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 notional amounts of these instruments indicate the volume of transactions outstanding at the balance sheet date; they do not represent amounts at risk.

## (c) Capital commitments

Capital commitments outstanding at 31st December not provided for in the accounts were as follows :

	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
Expenditure authorised and contracted for	78,356	62,696	70,776	33,908
Expenditure authorised but not contracted for	2,072	39,593	1,683	2,222
	80,428	102,289	72,459	36,130

# 帳項附註 Notes on the Accounts

(續 continued)

## (d) 租約承擔

在不可撤銷之營業租約內，  
按年承擔如下：

行址  
營業租約在：  
一年內期滿  
一年至五年內期滿  
五年後期滿

## (d) Operating lease commitments

Commitments under non-cancellable operating leases payable during the next year:

	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
Premises				
Lease expiring:				
within one year	22,299	17,169	53,259	57,079
after one year but				
within five years	69,199	48,461	51,161	57,738
after five years	8,745	5,715	8,144	5,097
	100,243	71,345	112,564	119,914

## 28. (a) 本年度除稅前溢利與 經營業務現金流入對 帳表

本年度除稅前溢利  
應收利息及其他帳項之減額 /  
(增額)  
應付利息及其他帳項之(增額) /  
減額  
壞帳及呆帳準備  
非持作買賣用途的股份證券減值  
準備 / (回撥)  
持至到期債務證券、投資證券和  
聯營公司的準備金調撥  
出售持至到期債務證券、投資證  
券和聯營公司所得淨收益  
出售非持作買賣用途的證券所得  
虧損 / (利潤)  
出售固定資產虧損  
已發行存款證及債券之利息費用  
折舊  
聯營公司之股息收入  
股份證券之股息收入  
交易業務現金流入淨額  
在銀行及其他金融機構存款之淨  
減額 / (增額) (三個月後付還)  
貿易票據之淨減額  
所持存款證之淨(增) / 減額  
(三個月後付還)  
持作買賣用途的股份證券之淨  
增額  
客戶貸款之淨增額

## 28. (a) Reconciliation of profit for the year before taxation to net cash inflow from operating activities

	2000	1999
	港幣千元 HK\$'000	港幣千元 HK\$'000
Profit for the year before taxation	2,157,334	1,614,503
Decrease/(Increase) in interest receivable and other accounts	796,115	(748,163)
(Increase)/Decrease in interest payable and other accounts	(338,000)	280,003
Provisions for bad and doubtful debts	706,786	2,211,810
Provision/(write back) for diminution in non-trading equity securities	2,436	(21,197)
Provision on held-to-maturity debt securities, investment securities and associates	72,530	41,972
Net profit on disposal of held-to-maturity debt securities, investment securities and associates	(16,071)	(1,112,348)
Net loss/(profit) on disposal of non-trading securities	13,145	(7,254)
Net loss on disposal of fixed assets	5,167	7,407
Interest expenses on certificates of deposit and bonds issued	992,090	927,064
Depreciation	170,395	158,898
Dividend income from associates	(12,676)	(9,218)
Dividend income from equity securities	(12,285)	(9,262)
Net cash inflow from trading activities	4,536,966	3,334,215
Net decrease/(increase) in placements with banks and other financial institutions (repayable beyond three months)	2,205,572	(8,530,552)
Net decrease in trade bills	89,170	131,277
Net (increase)/decrease in certificates of deposit held (repayable beyond three months)	(504,373)	199,112
Net increase in trading equity securities	(215,399)	(121,467)
Net increase in advances to customers	(7,466,403)	(426,656)

# 帳項附註 Notes on the Accounts

(續 continued)

		2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
銀行及其他金融機構貸款之淨減/ (增) 額	Net decrease/(increase) in advances to banks and other financial institutions	319,860	(204,976)
國庫債券之淨減/(增) 額 (三個月後付還)	Net decrease/(increase) in treasury bills (repayable beyond three months)	4,530,325	(1,538,542)
債務證券之淨增額 (三個月後付還)	Net increase in debt securities (repayable beyond three months)	(490,333)	(713,691)
銀行同業及其他金融機構存款及 結餘之淨增/(減) 額	Net increase/(decrease) in deposits and balances of banks and other financial institutions	2,547,380	(1,414,265)
客戶存款之淨增額	Net increase in deposits of customers	6,776,082	11,370,118
匯兌調整	Exchange adjustments	11,137	27,886
經營業務現金流入淨額	Net cash inflow from operating activities	12,339,984	2,112,459

## (b) 收購附屬公司

## (b) Purchase of subsidiaries

		2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
已購入淨資產	Net assets acquired		
庫存現金及款項結存於：	Cash and balances with:		
－ 本銀行	- The Bank	73,697	9,769
－ 其他銀行及金融機構	- Other banks and financial institutions	5,452,900	2,392
在銀行及其他金融機構於一至十二 個月內到期的存款	Placements with banks and other financial institutions maturing between one and twelve months	272,986	—
已扣除準備之貿易票據	Trade bills less provisions	28,614	—
其他證券投資	Other investments in securities	328	31,898
存款證	Certificates of deposit held	473,250	72,079
已扣除準備之貸款及其他帳項	Advances and other accounts less provisions	15,094,184	47,034
持至到期的債務證券	Held-to-maturity debt securities	866,515	133,584
投資證券	Investment securities	2,027	—
固定資產	Fixed assets	691,090	2,019
銀行同業及其他金融機構的存款 及結餘	Deposits and balances with banks and other financial institutions	(31,185)	—
客戶存款	Deposits of customers	(19,711,956)	—
已發行之存款證	Certificates of deposit issued	(101,395)	—
其他帳項及準備	Other accounts and provisions	(312,046)	(203,509)
少數股東權益	Minority interests	(436,985)	—
抵銷帳項綜合時產生的商譽	Goodwill arising on consolidation	2,362,024	95,266
		1,468,229	18,801
		3,830,253	114,067
由聯營公司投資轉帳的投資金額	Investment cost transferred from investment in associates	—	(46,041)
應付投資金額	Investment cost payable	(377,894)	—
以現金支付總額	Total amount satisfied by cash	3,452,359	68,026



# 帳項附註 Notes on the Accounts

(續 continued)

## (c) 收購附屬公司 現金(流入)/流出淨額

## (c) Net cash (inflow) / outflow from acquisition of subsidiaries

		2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
現金購入價	Cash consideration	3,452,359	68,026
減：現金及等同現金項目	Less: Cash and cash equivalents	(6,196,144)	(2,392)
		<b>(2,743,785)</b>	<b>65,634</b>

## (d) 二零零零年內融資變動 分析

## (d) Analysis of changes in financing for 2000

		少數股東權益 Minority interests 港幣千元 HK\$'000	借貸資本 Loan capital 港幣千元 HK\$'000	股本(包括 股份溢價) Share capital (including share premium) 港幣千元 HK\$'000	存款證 Certificates of deposit 港幣千元 HK\$'000	可換股債券 Convertible bonds 港幣千元 HK\$'000
集團	The Group					
二零零零年一月一日	Balance as at 1st January 2000	—	—	3,764,679	8,387,743	2,292,056
融資現金流入	Cash inflow from financing	—	2,340,000	110,367	3,894,950	—
贖回存款證及 可換股債券	Cash outflow upon redemption	—	—	—	(3,854,112)	(347,985)
資本費用	Capital fee paid	—	—	(30)	—	—
少數股東應佔溢利	Minority interests' share of profit	4,128	—	—	—	—
經購入附屬公司 的增置	Additions through acquisition of subsidiaries	436,985	—	—	101,395	—
匯兌調整	Exchange adjustments	61	(150)	—	14,222	8,183
二零零零年十二月三十一日	Balance as at 31st December 2000	<b>441,174</b>	<b>2,339,850</b>	<b>3,875,016</b>	<b>8,544,198</b>	<b>1,952,254</b>

## 一九九九年內融資變動 分析

## Analysis of changes in financing for 1999

		股本(包括 股份溢價) Share capital (including share premium) 港幣千元 HK\$'000	存款證 Certificates of deposit 港幣千元 HK\$'000	可換股債券 Convertible bonds 港幣千元 HK\$'000
集團	The Group			
一九九九年一月一日	Balance as at 1st January 1999	3,619,124	10,366,032	2,301,008
融資現金流入	Cash inflow from financing	145,555	5,293,549	—
贖回存款證及 可換股債券	Cash outflow upon redemption	—	(7,283,970)	(15,887)
匯兌調整	Exchange adjustments	—	12,132	6,935
一九九九年十二月三十一日	Balance as at 31st December 1999	<b>3,764,679</b>	<b>8,387,743</b>	<b>2,292,056</b>

## 帳項附註 Notes on the Accounts

(續 continued)

### (e) 現金及等同現金 項目分析

### (e) Analysis of the balances of cash and cash equivalents

		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結存	Cash and balances with banks and other financial institutions	1,460,823	2,011,510
通知及短期存款	Money at call and short notice	37,636,072	25,798,109
在銀行及其他金融機構的存款 (三個月內付還)	Other placements with banks and other financial institutions (repayable within three months)	3,267,645	3,014,901
國庫債券及債務證券 (三個月內付還)	Treasury bills and debt securities (repayable within three months)	3,869,953	364,488
存款證	Certificates of deposit	330,132	49,979
		<b>46,564,625</b>	<b>31,238,987</b>

### 29. 行政人員貸款

### 29. Loans to Officers

按照香港《公司條例》第161B條(4B)及(4C)款規定，本行行政人員之貸款總額公佈如下：

The aggregate of loans to officers of the Bank disclosed pursuant to Section 161B(4B) and (4C) of the Hong Kong Companies Ordinance is as follows:

		2000 港幣千元 HK\$'000	1999 港幣千元 HK\$'000
相關貸款於十二月三十一日的結欠總額	Aggregate amount of relevant loans outstanding at 31st December		
由銀行借出	By the Bank	365,244	62,047
由附屬公司借出	By subsidiaries	17,781	18,504
		<b>383,025</b>	<b>80,551</b>
年中相關貸款之最高結欠總額	The maximum aggregate amount of relevant loans outstanding during the year		
由銀行借出	By the Bank	614,898	77,195
由附屬公司借出	By subsidiaries	18,503	37,978

## 帳項附註 Notes on the Accounts

(續 continued)

### 30. 有關連人士的重大交易

本集團為其職員提供一些退休福利計劃，並已於附註 1(n)披露。於二零零零年內，本銀行給予這些計劃的供款總數為港幣四千七百萬元（一九九九年一港幣五千三百萬元）。

本集團與其有關連人士進行多項交易。這些人士包括聯營公司、主要行政人員與其直系親屬、及受這些人士所控制的公司或其具有重大影響力的公司。這些交易包括接受這些人士存款及為他們提供信貸。本行借予兩間聯營公司免息股東墊款，其於二零零零年十二月三十一日的結餘為港幣三千九百萬元，除此以外，所有存款及信貸的利率，均按照與一般同等信用水平之客戶相若的條款及規定。

於二零零零年，本集團從有關連人士所收取與支付予他們的利息，及在二零零零年十二月三十一日，有關連人士的欠款及欠有關連人士的款項現總結如下：

利息收入  
利息支出  
有關連人士的欠款（附註 a）  
欠有關連人士的款項（附註 b）

附註：(a) 根據總資產但不計入現金及短期資金、在銀行及其他金融機構於一至十二個月內到期的存款、聯營公司投資及固定資產。

(b) 根據客戶存款及已發行之債務證券。

### 30. Material Related Party Transactions

The Group maintains certain retirement benefit schemes for its staff as per Note 1(n). In the year 2000, the total amount of contributions the Bank made to the schemes was HK\$47 million (1999 - HK\$53 million).

The Group enters into a number of transactions with the Group's related parties, including its associates, and key management personnel and their close family members and companies controlled or significantly influenced by them. The transactions include accepting deposits from and extending credit facilities to them. Except that there are interest free shareholder's advances extended to two associates amounting to HK\$39 million at 31st December, 2000, all interest rates in connection with the deposits taken and credit facilities extended are under terms and conditions normally applicable to customers of comparable standing.

The interest received from and interest paid to the Group's related parties for the year, and the outstanding balances of amounts due from and due to them at the year end are aggregated as follows:

	2000 對集團總數之百分率 % to Group total	1999 對集團總數之百分率 % to Group total
Interest income	2.6	1.6
Interest expense	2.9	2.8
Amount due from related parties (Note a)	4.8	2.4
Amount due to related parties (Note b)	1.9	3.0

Notes: (a) Based on total assets excluding cash and short-term funds, placements with banks and other financial institutions maturing between one and twelve months, investments in associates and fixed assets.

(b) Based on deposits of customers and debt instruments issued.

### 31. 比較數字

為了符合今年的呈報方式，若干比較數字已再分類。

### 31. Comparative Figures

Certain comparative figures have been reclassified to conform with the current year's presentation.