

## 18. 持至到期日之證券及投資證券

## 18. Held-to-maturity securities and investment securities

		集團 Group		公司 Company	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
持至到期日之證券：	Held-to-maturity securities:				
債務證券之經攤銷後成本：	Debt securities, at amortised cost:				
– 在香港上市	– Listed in Hong Kong	80,094	–	–	–
– 在香港以外上市	– Listed outside Hong Kong	106,876	121,757	15,619	23,117
– 非上市	– Unlisted	140,433	458,826	3,928	3,928
		<b>327,403</b>	580,583	<b>19,547</b>	27,045
減值準備	Provision for diminution in value	<b>(32,008)</b>	(13,326)	<b>(9,461)</b>	(5,555)
		<b>295,395</b>	567,257	<b>10,086</b>	21,490
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投資證券：	Investment securities:				
債務證券之成本值：	Debt securities, at cost:				
– 非上市	– Unlisted	10,690	10,690	3,090	3,090
股票之成本值：	Equity securities, at cost:				
– 非上市	– Unlisted	14,253	22,401	–	–
		<b>24,943</b>	33,091	<b>3,090</b>	3,090
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		<b>320,338</b>	600,348	<b>13,176</b>	24,580
十二月三十一日	Market value of listed investments				
上市投資之市值：	at 31 December:				
持至到期日之證券：	Held-to-maturity securities:				
– 債務證券	– Debt securities	158,604	87,001	8,326	14,842
持至到期日之證券之發行	Held-to-maturity securities are				
機構分析如下：	analysed by issuer as follows:				
債務證券：	Debt securities:				
– 中央政府及	– Central governments and				
中央銀行	central banks	110,760	319,326	–	–
– 銀行及其他金融	– Banks and other financial				
機構	institutions	7,741	7,742	–	–
– 企業	– Corporate entities	207,245	253,515	19,547	27,045
– 其他	– Others	1,657	–	–	–
		<b>327,403</b>	580,583	<b>19,547</b>	27,045
投資證券之發行機構	Investment securities are analysed				
分析如下：	by issuer as follows:				
債務證券：	Debt securities:				
– 會所債券	– Club debentures	10,690	10,690	3,090	3,090
股票：	Equity securities:				
– 其他	– Others	14,253	22,401	–	–

19. 客戶、銀行及其他金融機構之貸款，貿易票據及其他賬項      **19. Advances to customers, banks and other financial institutions, trade bills and other accounts**

		集團 Group		公司 Company	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers	<b>13,248,632</b>	13,521,878	-	-
呆壞賬準備：	Provision for bad and doubtful debts:				
— 一般	— General	<b>(179,291)</b>	(174,393)	-	-
— 特殊	— Specific	<b>(290,161)</b>	(474,996)	-	-
		<b>12,779,180</b>	12,872,489	-	-
銀行及其他金融機構之貸款		<b>16,707</b>	21,311	-	-
貿易票據		<b>151,736</b>	122,415	-	-
呆壞賬準備：	Provision for bad and doubtful debts:				
— 一般	— General	<b>(506)</b>	(494)	-	-
— 特殊	— Specific	<b>(137)</b>	(1,428)	-	-
		<b>151,093</b>	120,493	-	-
其他賬項	Other accounts	<b>218,501</b>	219,490	<b>5,672</b>	937
呆壞賬準備：	Provision for bad and doubtful debts:				
— 特殊	— Specific	<b>(535)</b>	(1,200)	-	-
		<b>217,966</b>	218,290	<b>5,672</b>	937
應計利息	Accrued interest	<b>133,986</b>	232,068	<b>240</b>	246
呆壞賬準備：	Provision for bad and doubtful debts:				
— 特殊	— Specific	<b>(40,603)</b>	(55,100)	-	-
		<b>93,383</b>	176,968	<b>240</b>	246
		<b>13,258,329</b>	13,409,551	<b>5,912</b>	1,183

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## 19. 客戶、銀行及其他金融機構之貸款，貿易票據及其他賬項 (續)

客戶貸款包括以融資租賃及具融資租賃特性之租購合約出租之資產，其有關貸款結餘如下：

## 19. Advances to customers, banks and other financial institutions, trade bills and other accounts (continued)

Included in advances to customers are assets leased under finance leases and hire purchase contracts having the characteristics of finance leases. The balance of advances involved is as follows:

		集團 Group	
		2000	1999
		HK\$'000	HK\$'000
融資租賃	Finance leases	<b>268,092</b>	–
租購合約	Hire purchase contracts	<b>1,097,793</b>	997,852
		<b>1,365,885</b>	997,852

於二零零零年十二月三十一日，有關融資租賃及租購合約之應收租金總額（包括資本償還額）為2,188,866,000港元（一九九九年：2,059,559,000港元）。

Aggregate rentals receivable in respect of finance leases and hire purchase contracts, including capital repayments, amounted to HK\$2,188,866,000 at 31 December 2000 (1999: HK\$2,059,559,000).

本年度按融資租賃及租購合約出租予客戶而收購之資產之成本為302,231,000港元（一九九九年：78,136,000港元）。

The cost of assets acquired during the year for letting to customers under finance leases and hire purchase contracts amounted to HK\$302,231,000 (1999: HK\$78,136,000).

不良貸款指利息記入暫記賬或已停止累計利息之貸款總額（已扣除暫記利息）如下：

Non-performing loans, which represents the gross amount of advances, net of suspended interest, on which interest has been placed in suspense or on which interest accrual has ceased to accrue, are as follows:

		集團 Group		公司 Company	
		2000	1999	2000	1999
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
不良貸款	Non-performing loans				
貸款總額	Gross advances	<b>1,204,109</b>	2,194,275	–	–
特殊準備	Specific provisions	<b>(277,348)</b>	(438,878)	–	–
		<b>926,761</b>	1,755,397	–	–
有抵押之不良貸款	Secured non-performing loans	<b>694,877</b>	1,406,892	–	–
無抵押之不良貸款	Unsecured non-performing loans	<b>509,232</b>	787,383	–	–
		<b>1,204,109</b>	2,194,275	–	–
所持抵押品市值	Market value of collateral held	<b>733,555</b>	1,478,461	–	–

**19. 客戶、銀行及其他金融機構之貸款，  
貿易票據及其他賬項 (續)**

上述特殊準備已考慮有關貸款之抵押品之價值而定出。

不良貸款佔本集團客戶貸款總額9.1% (一九九九年：16.2%)。

**19. Advances to customers, banks and other financial institutions, trade bills and other accounts (continued)**

The above specific provisions were made after taking into account the value of collateral in respect of such advances.

Non-performing loans represent 9.1% (1999: 16.2%) of total advances to customers of the Group.

**20. 呆壞賬準備****20. Provision for bad and doubtful debts**

		集團 Group			
		特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	總額 Total HK\$'000	暫記利息 Suspended interest HK\$'000
<b>二零零零年</b>	<b>2000</b>				
二零零零年一月一日	At 1 January 2000	532,724	174,887	707,611	207,659
於損益賬內扣除 (附註7)	Charge to profit and loss account (Note 7)	211,994	49,699	261,693	-
轉撥	Transfers	77,170	(77,170)	-	-
收購一間附屬公司/貸款 組合產生之款項	Amount arising on acquisition of a subsidiary/loan portfolio	6,024	46,155	52,179	3,952
收回往年撇銷之貸款	Recoveries of advances written off in previous years	-	5,444	5,444	-
撇銷款項	Amounts written off	(487,953)	(16,857)	(504,810)	(71,892)
出售一間附屬公司 所扣除款項	Amount excluded due to disposal of a subsidiary	(8,523)	(2,361)	(10,884)	(3,952)
年內暫記利息	Interest suspended during the year	-	-	-	199,396
收回暫記利息	Suspended interest recovered	-	-	-	(22,444)
<b>二零零零年十二月三十一日</b>	<b>At 31 December 2000</b>	<b>331,436</b>	<b>179,797</b>	<b>511,233</b>	<b>312,719</b>
扣減於：	Deducted from:				
客戶貸款	Advances to customers	290,161	179,291	469,452	
貿易票據	Trade bills	137	506	643	
其他賬項	Other accounts	535	-	535	
應計利息	Accrued interest	40,603	-	40,603	
		<b>331,436</b>	<b>179,797</b>	<b>511,233</b>	



**21. 聯營公司投資 (續)**

於二零零零年十二月三十一日，本集團之主要聯營公司詳情如下：

**21. Investments in associates (continued)**

Details of the principal associate of the Group at 31 December 2000 are as follows:

公司名稱 Name	註冊及營運地點 Place of incorporation and operation	持有已發行 股份之詳情 Particulars of issued shares held	間接持有股本 權益百分比 Percentage of equity interest held indirectly	主要業務 Principal activities
華人信誠保險有限公司 Reliance HKCB Insurance Company Limited	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	50	一般保險 General insurance

於本年度，本集團出售其於華潤美衛人壽保險有限公司50%股本權益予一名獨立第三者。出售所得溢利約188,578,000港元已於綜合損益賬內計入「非利息收入」項目內。

During the year, the Group disposed of its 50% equity interest in CRC Protective Life Insurance Company Limited to an independent third party. A profit on disposal amounting to approximately HK\$188,578,000 was resulted which has been included under the caption "Non-interest income" in the consolidated profit and loss account.

**22. 附屬公司投資****22. Investments in subsidiaries**

		公司 Company	
		2000 HK\$'000	1999 HK\$'000
非上市股份之成本值	Unlisted shares, at cost	<b>4,159,355</b>	4,159,355
附屬公司所欠款項	Amounts due from subsidiaries	<b>890,698</b>	492,296
欠附屬公司款項	Amounts due to subsidiaries	<b>(57,953)</b>	(59,647)
		<b>4,992,100</b>	4,592,004

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**22. 附屬公司投資 (續)**

於二零零零年十二月三十一日，對本集團業績或資產有主要影響之本集團附屬公司詳情如下：

**22. Investments in subsidiaries (continued)**

Details of the subsidiaries of the Group at 31 December 2000 which principally affect the Group's results or assets are as follows:

公司名稱 <b>Name</b>	註冊及營運地點 <b>Place of incorporation and operation</b>	持有已發行 股份之詳情 <b>Particulars of issued shares held</b>	持有股本 權益百分比 <b>Percentage of equity interest held</b>		主要業務 <b>Principal activities</b>
			直接 <b>Directly</b>	間接 <b>Indirectly</b>	
力寶海豐保險管理 有限公司* Lippocean Winterthur Underwriting Management Limited*	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	51	保險代理 Insurance underwriting agent
香港華人銀行有限公司 The Hongkong Chinese Bank, Limited	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	82.4	17.6	銀行 Banking
啟福國際有限公司 Carford International Limited	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	100	物業投資 Property investment
香港華人財務有限公司 HKCB Finance Limited	香港 Hong Kong	普通股，每股面值100港元 Ordinary shares of HK\$100 each	—	100	消費信貸 Consumer financing
香港建屋信貸有限公司 (前稱紐科金融財務有限公司) Hong Kong Housing Loan Limited (formerly known as Newcourt Credit Hong Kong Limited)	香港 Hong Kong	普通股，每股面值10港元 Ordinary shares of HK\$10 each	—	100	按揭貸款 Mortgage financing
力寶亞洲有限公司* Lippo Asia Limited*	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	100	投資控股 Investment holding
Lippo Securities, Inc.*	菲律賓 Philippines	普通股，每股面值1披索 Ordinary shares of Peso 1 each	—	100	證券經紀 Securities brokerage

## 22. 附屬公司投資 (續)

## 22. Investments in subsidiaries (continued)

公司名稱 Name	註冊及營運地點 Place of incorporation and operation	持有已發行 股份之詳情 Particulars of issued shares held	持有股本 權益百分比 Percentage of equity interest held		主要業務 Principal activities
			直接 Directly	間接 Indirectly	
Capital Place International Limited*	英屬維京群島/ 菲律賓 British Virgin Islands/ Philippines	普通股，每股面值1美元 Ordinary shares of US\$1 each	—	100	物業投資 Property investment
力寶投資管理有限公司* Lippo Investments Management Limited*	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	100	基金管理 Fund management
力寶證券控股有限公司* Lippo Securities Holdings Limited*	香港 Hong Kong	普通股，每股面值1美元 Ordinary shares of US\$1 each	—	100	投資控股 Investment holding
力寶期貨有限公司* Lippo Futures Limited*	香港 Hong Kong	普通股，每股面值1美元 Ordinary shares of US\$1 each	—	100	期貨經紀 Commodities brokerage
L.S. Finance Limited*	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	100	放款 Money lending
力寶證券有限公司* Lippo Securities Limited*	香港 Hong Kong	普通股，每股面值1港元 Ordinary shares of HK\$1 each	—	100	證券經紀 Securities brokerage

除香港華人銀行有限公司有尚未到期共29,900,000美元於二零零七年到期之無優先權浮息票據(如賬項附註28所述)外，上述各附屬公司並無借貸資本或可換股借貸資本。

The subsidiaries listed above have no loan capital or convertible loan capital except for The Hongkong Chinese Bank, Limited, which has outstanding subordinated floating rate notes due 2007 of US\$29.9 million as referred to in Note 28 to the accounts.

\* 此等附屬公司並非由羅兵咸永道會計師事務所審核，其資產淨值合共佔本集團之資產總值約1%。

\* These subsidiaries are not audited by PricewaterhouseCoopers. The aggregate net assets of such subsidiaries amounted to approximately 1% of the Group's total assets.

## 23. 固定資產

## 23. Fixed assets

		集團 Group			
		投資物業 Investment properties	樓宇及 租賃物業 Premises and leasehold properties	傢俬、裝置、 設備及汽車 Furniture, fixtures, and motor vehicles	總額 Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
成本值或估值	Cost or valuation				
二零零零年一月一日	At 1 January 2000	107,282	1,080,896	220,140	1,408,318
添置	Additions	-	-	40,411	40,411
收購一間附屬公司	Acquisition of a subsidiary	-	-	22,249	22,249
轉撥	Transfer	4,966	(5,646)	-	(680)
重估	Revaluation	(2,256)	-	-	(2,256)
出售	Disposals	-	-	(7,004)	(7,004)
出售附屬公司 所扣除款項	Amount excluded due to disposal of subsidiaries	-	-	(1,809)	(1,809)
匯兌差額	Exchange difference	(2,587)	-	(103)	(2,690)
<b>二零零零年十二月三十一日</b>	<b>At 31 December 2000</b>	<b>107,405</b>	<b>1,075,250</b>	<b>273,884</b>	<b>1,456,539</b>
累積折舊	Accumulated depreciation				
二零零零年一月一日	At 1 January 2000	-	96,038	135,090	231,128
本年度折舊	Charge for the year	-	21,179	20,220	41,399
收購一間附屬公司	Acquisition of a subsidiary	-	-	14,432	14,432
轉撥	Transfer	-	(680)	-	(680)
出售	Disposals	-	-	(5,222)	(5,222)
出售附屬公司 所扣除款項	Amount excluded due to disposal of subsidiaries	-	-	(1,262)	(1,262)
匯兌差額	Exchange difference	-	-	(119)	(119)
<b>二零零零年十二月三十一日</b>	<b>At 31 December 2000</b>	<b>-</b>	<b>116,537</b>	<b>163,139</b>	<b>279,676</b>
賬面淨值	Net book value				
<b>二零零零年十二月三十一日</b>	<b>At 31 December 2000</b>	<b>107,405</b>	<b>958,713</b>	<b>110,745</b>	<b>1,176,863</b>
一九九九年十二月三十一日	At 31 December 1999	107,282	984,858	85,050	1,177,190
上列資產之成本值或 估值分析如下：	The analysis of cost or valuation of the above assets is as follows:				
成本值	At cost	-	1,075,250	273,884	1,349,134
估值	At valuation	107,405	-	-	107,405
		107,405	1,075,250	273,884	1,456,539

## 23. 固定資產 (續)

於二零零零年十二月三十一日，於菲律賓之一項投資物業由特許測量師 Cuervo Appraisers, Inc. 按公開市值基準重估之價值為44,910,000披索 (相等於7,006,000港元，一九九九年：13,674,000港元)；於上海之一項投資物業由註冊專業測量師戴德梁行按公開市值基準重估之價值為15,599,000港元(一九九九年：11,308,000港元)；及於香港之一項投資物業由註冊專業測量師香港威格斯有限公司按公開市值基準重估之價值則為84,800,000港元(一九九九年：82,300,000港元)。

## 23. Fixed assets (continued)

At 31 December 2000, an investment property located in the Philippines was revalued at Peso 44,910,000 (equivalent to HK\$7,006,000, 1999: HK\$13,674,000) on an open market basis by Cuervo Appraisers, Inc., chartered surveyors, an investment property located in Shanghai was revalued at HK\$15,599,000 (1999: HK\$11,308,000) on an open market basis by DTZ Debenham Tie Leung Limited, registered professional surveyors, and an investment property located in Hong Kong was revalued at HK\$84,800,000 (1999: HK\$82,300,000) on an open market value basis by Vigers Hong Kong Limited, registered professional surveyors.

		公司 Company 傢俬、裝置及設備 Furniture, fixtures, and equipment HK\$'000
成本值	Cost	
二零零零年一月一日	At 1 January 2000	608
添置	Additions	7
		<hr/>
二零零零年十二月三十一日	<b>At 31 December 2000</b>	<b>615</b>
		<hr style="border-top: 1px dashed black;"/>
累積折舊	Accumulated depreciation	
二零零零年一月一日	At 1 January 2000	501
本年度折舊	Charge for the year	83
		<hr/>
二零零零年十二月三十一日	<b>At 31 December 2000</b>	<b>584</b>
		<hr style="border-top: 1px dashed black;"/>
賬面淨值	Net book value	
二零零零年十二月三十一日	<b>At 31 December 2000</b>	<b>31</b>
		<hr/>
一九九九年十二月三十一日	At 31 December 1999	107
		<hr/>

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**23. 固定資產 (續)**

投資物業、樓宇及租賃物業之賬面淨值包括：

**23. Fixed assets (continued)**

The net book value of investment properties, premises and leasehold properties comprises:

		<b>集團 Group</b>			
		<b>樓宇及租賃物業 Premises and leasehold properties</b>		<b>樓宇及租賃物業 Premises and leasehold properties</b>	
		<b>投資物業 Investment properties</b>	<b>and Premises and leasehold properties</b>	<b>投資物業 Investment properties</b>	<b>and Premises and leasehold properties</b>
		<b>2000</b>	<b>2000</b>	<b>1999</b>	<b>1999</b>
		<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>	<b>HK\$'000</b>
永久業權：	Freehold:				
在香港以外持有	Held outside Hong Kong	<b>7,006</b>	-	13,674	-
租賃物業：	Leasehold:				
在香港持有	Held in Hong Kong				
— 中期租約 (10-50年)	— On medium-term lease (10-50 years)	<b>84,800</b>	<b>958,713</b>	82,300	979,811
在香港以外持有	Held outside Hong Kong				
— 中期租約 (10-50年)	— On medium-term lease (10-50 years)	<b>15,599</b>	-	11,308	5,047
		<b>107,405</b>	<b>958,713</b>	107,282	984,858

**24. 一間金融機構之貸款**

一間金融機構之貸款為無抵押貸款，並於二零零一年一月二日到期償還，其年息為6.75厘。

**24. Loan from a financial institution**

The loan from a financial institution is unsecured, due for repayment on 2 January 2001 and carries interest at 6.75% per annum.

## 25. 主要資產及負債之到期情況

## 25. Maturity profile of major assets and liabilities

		集團 Group					無註明日期 Undated	總額 Total
		即時償還 Repayable on demand HK\$'000	三個月 或以下 3 months or less HK\$'000	三個月以上 1 year or less but over 3 months HK\$'000	一年以上 5 years or less 1 year HK\$'000	五年以上 After 5 years HK\$'000		
<b>二零零零年</b>	<b>2000</b>							
<b>資產</b>	<b>Assets</b>							
國庫票據 (包括外匯基金票據)	Treasury bills (including Exchange Fund Bills)	99,697	99,032	454,870	-	-	653,599	
現金及其他短期資金	Cash and other short-term funds	204,544	7,881,709	-	-	-	8,086,253	
一至十二個月內到期之 在銀行及其他金融機構之存款	Placements with banks and other financial institutions maturing between one and twelve months	-	783,432	-	-	-	783,432	
持有之存款證	Certificates of deposit held	-	105,980	385,997	114,535	-	606,512	
其他投資證券：	Other investments in securities:							
債務證券	debt securities	-	8,013	-	39	-	34,187	
持至到期日之證券：債務證券	Held-to-maturity securities: debt securities	-	27,119	86,251	171,463	11,602	327,403	
投資證券：債務證券	Investment securities: debt securities	-	-	-	-	-	10,690	
客戶貸款	Advances to customers	1,352,049	1,244,653	932,805	2,939,414	5,310,346	13,248,632	
銀行及其他金融機構之貸款	Advances to banks and other financial institutions	8,128	-	-	8,579	-	16,707	
		<b>1,664,418</b>	<b>10,149,938</b>	<b>1,859,923</b>	<b>3,234,030</b>	<b>5,321,948</b>	<b>23,767,415</b>	
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構 之存款及結餘	Deposits and balances of banks and other financial institutions	236,492	85,504	2,340	-	-	324,336	
一間金融機構之貸款	Loan from a financial institution	-	45,000	-	-	-	45,000	
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	1,565,663	14,909,844	1,962,795	90	-	18,438,392	
已發行之存款證	Certificates of deposit issued	-	-	619,901	428,989	-	1,048,890	
已發行之無優先權浮息票據	Subordinated floating rate notes issued	-	-	-	-	231,716	231,716	
		<b>1,802,155</b>	<b>15,040,348</b>	<b>2,585,036</b>	<b>429,079</b>	<b>231,716</b>	<b>20,088,334</b>	

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## 25. 主要資產及負債之到期情況 (續)

## 25. Maturity profile of major assets and liabilities (continued)

		集團 Group					無註明日期 Undated	總額 Total
		即時償還 Repayable on demand	三個月 或以下 3 months or less	三個月以上 至一年 1 year or less but over 3 months	一年以上 至五年 5 years or less but over 1 year	五年以上 After 5 years		
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	
<b>一九九九年</b>	<b>1999</b>							
<b>資產</b>	<b>Assets</b>							
國庫票據 (包括外匯基金票據)	Treasury bills (including Exchange Fund Bills)	-	997,279	241,671	-	-	1,238,950	
現金及其他短期資金	Cash and other short-term funds	926,573	6,874,602	-	-	-	7,801,175	
一至十二個月內到期之 在銀行及其他金融機構之存款	Placements with banks and other financial institutions maturing between one and twelve months	-	1,203,362	-	-	-	1,203,362	
持有之存款證	Certificates of deposit held	-	153,822	346,869	119,597	-	620,288	
其他投資證券：	Other investments in securities:							
債務證券	debt securities	-	30,530	-	-	-	21,878	
持至到期日之證券：債務證券	Held-to-maturity securities: debt securities	-	260,475	166,100	126,936	11,602	580,583	
投資證券：債務證券	Investment securities: debt securities	-	-	-	-	-	10,690	
客戶貸款	Advances to customers	1,987,084	1,077,287	989,110	2,439,095	4,501,384	13,521,878	
銀行及其他金融機構之貸款	Advances to banks and other financial institutions	8,099	-	13,212	-	-	21,311	
		<u>2,921,756</u>	<u>10,597,357</u>	<u>1,756,962</u>	<u>2,685,628</u>	<u>4,512,986</u>	<u>25,050,645</u>	
<b>負債</b>	<b>Liabilities</b>							
銀行及其他金融機構 之存款及結餘	Deposits and balances of banks and other financial institutions	48,190	81,707	-	-	-	129,897	
金融機構之銀團貸款	Syndicated loan from financial institutions	-	-	982,500	-	-	982,500	
客戶之往來、定期、 儲蓄及其他存款	Current, fixed, savings and other deposits of customers	1,221,203	16,341,626	921,741	5,960	-	18,490,530	
已發行之存款證	Certificates of deposit issued	-	150,000	1,313,926	-	-	1,463,926	
已發行之無優先權浮息票據	Subordinated floating rate notes issued	-	-	-	-	294,489	294,489	
		<u>1,269,393</u>	<u>16,573,333</u>	<u>3,218,167</u>	<u>5,960</u>	<u>294,489</u>	<u>21,361,342</u>	

## 25. 主要資產及負債之到期情況 (續)

## 25. Maturity profile of major assets and liabilities (continued)

		公司 Company					無註明日期 Undated	總額 Total
		即時償還 Repayable on demand HK\$'000	三個月 或以下 3 months or less HK\$'000	三個月以上 至一年 1 year or less but over 3 months HK\$'000	一年以上 至五年 5 years or less but over 1 year 5 years HK\$'000	五年以上 After 5 years HK\$'000		
<b>二零零零年</b>	<b>2000</b>							
<b>資產</b>	<b>Assets</b>							
現金及其他短期資金	Cash and other short-term funds	778	9,704	-	-	-	-	10,482
一至十二個月內到期之 在銀行及其他金融機構之存款	Placements with banks and other financial institutions maturing between one and twelve months	-	50,984	-	-	-	-	50,984
其他投資證券：	Other investments in securities:							
債務證券	debt securities	-	-	-	-	-	3,367	3,367
持至到期日之證券：債務證券	Held-to-maturity securities: debt securities	-	3,874	3,875	7,933	3,865	-	19,547
投資證券：債務證券	Investment securities: debt securities	-	-	-	-	-	3,090	3,090
		<b>778</b>	<b>64,562</b>	<b>3,875</b>	<b>7,933</b>	<b>3,865</b>	<b>6,457</b>	<b>87,470</b>
<b>一九九九年</b>	<b>1999</b>							
<b>資產</b>	<b>Assets</b>							
現金及其他短期資金	Cash and other short-term funds	2,367	14,140	-	-	-	-	16,507
一至十二個月內到期之 在銀行及其他金融機構之存款	Placements with banks and other financial institutions maturing between one and twelve months	-	84,138	-	-	-	-	84,138
其他投資證券：	Other investments in securities:							
債務證券	debt securities	-	-	-	-	-	2,532	2,532
持至到期日之證券：債務證券	Held-to-maturity securities: debt securities	-	-	4,199	18,981	3,865	-	27,045
投資證券：債務證券	Investment securities: debt securities	-	-	-	-	-	3,090	3,090
		<b>2,367</b>	<b>98,278</b>	<b>4,199</b>	<b>18,981</b>	<b>3,865</b>	<b>5,622</b>	<b>133,312</b>

## 26. 股本

## 26. Share capital

		股份數目	
		No. of shares	HK\$'000
		'000	'000
法定：	Authorised:		
每股面值1.00港元普通股	Ordinary shares of HK\$1.00 each		
一九九九年十二月三十一日及	At 31 December 1999 and		
二零零零年十二月三十一日	31 December 2000	<b>2,000,000</b>	<b>2,000,000</b>
已發行及繳足：	Issued and fully paid:		
每股面值1.00港元普通股	Ordinary shares of HK\$1.00 each		
一九九九年一月一日	At 1 January 1999	1,346,337	1,346,337
行使購股權	Share options exercised	500	500
一九九九年十二月三十一日	At 31 December 1999	1,346,837	1,346,837
行使購股權	Share options exercised	4,700	4,700
二零零零年十二月三十一日	<b>At 31 December 2000</b>	<b>1,351,537</b>	<b>1,351,537</b>

根據本公司股東於一九九二年通過及採納之僱員購股權計劃，本公司董事會可自行酌情向本集團任何全職僱員，包括全職執行董事，授出可認購本公司股份之購股權。

Pursuant to the share option scheme for employees approved and adopted by the shareholders of the Company in 1992, the Directors of the Company may, at their discretion, grant to any full time employees of the Group, including full time Executive Directors, options to subscribe for shares in the Company.

下列為本年度內購股權之變動概要：

The following is a summary of movement in share options during the year:

授出年度	每股行使價	於二零零零年一月一日 尚未行使之購股權數量	本年度獲行使 之購股權數量	於二零零零年十二月三十一日 尚未行使之購股權數量
Year of grant	Exercise price per share	Quantity of share options outstanding at 1 January 2000	Quantity of share options exercised during the year	Quantity of share options outstanding at 31 December 2000
1994	HK\$2.59	1,010,000	-	1,010,000
1999	HK\$1.65	4,700,000	4,700,000	-
1999	HK\$2.40	100,000	-	100,000
		<b>5,810,000</b>	<b>4,700,000</b>	<b>1,110,000</b>

每份購股權之持有人有權按上述每股行使價以現金認購一股本公司股份，若本公司之股本架構有變動時則可將其調整。

The holder of each share option is entitled to subscribe for one share in the Company in cash at the above exercise price per share, which is subject to adjustments should there be changes in the share capital structure of the Company.

## 27. 儲備

## 27. Reserves

		集團 Group					
		資本贖回儲備 (附註d)		可分派儲備 (附註c)			
		股份溢價	資本儲備	redemption	Distributable	匯兌儲備	總額
		Share	Capital	reserve	reserves	Exchange	Total
		premium	reserve	(Note d)	(Note c)	reserve	
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
二零零零年	2000						
二零零零年一月一日	At 1 January 2000	47,933	4,559	7,052	2,542,055	(10,601)	2,590,998
收購一間附屬公司所產生之商譽	Goodwill arising on acquisition of a subsidiary	-	-	-	(69,314)	-	(69,314)
行使購股權	Exercise of share options	3,055	-	-	-	-	3,055
出售一間附屬公司時回撥在往年撥充資本之儲備	Release of reserve previously capitalised upon disposal of a subsidiary	-	(4,559)	-	4,559	-	-
出售一間附屬公司時回撥之商譽	Goodwill written back on disposal of a subsidiary	-	-	-	22,175	-	22,175
於一間前附屬公司之餘下投資重新分類為其他投資證券時所回撥之商譽	Goodwill written back on reclassification of remaining investment in a former subsidiary to other investments in securities	-	-	-	1,892	-	1,892
出售一間聯營公司時回撥之商譽	Goodwill written back on disposal of an associate	-	-	-	7,333	-	7,333
出售一間附屬公司時回撥之儲備	Release of reserve upon disposal of a subsidiary	-	-	-	-	3,300	3,300
匯兌折算差額	Exchange translation differences	-	-	-	-	(4,099)	(4,099)
本年度溢利(附註b)	Profit for the year (Note b)	-	-	-	361,827	-	361,827
本年度股息(附註13)	Dividends for the year (Note 13)	-	-	-	(108,123)	-	(108,123)
二零零零年十二月三十一日	At 31 December 2000	<b>50,988</b>	<b>-</b>	<b>7,052</b>	<b>2,762,404</b>	<b>(11,400)</b>	<b>2,809,044</b>

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## 27. 儲備 (續)

## 27. Reserves (continued)

		集團 Group					
		資本贖回儲備 (附註d)		可分派儲備 (附註c)			
		股份溢價	資本儲備	redemption	Distributable	匯兌儲備	
		Share	Capital	reserve	reserves	Exchange	總額
		premium	reserve	(Note d)	(Note c)	reserve	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
一九九九年	<b>1999</b>						
一九九九年一月一日	At 1 January 1999	47,138	54,508	7,052	2,450,830	(11,291)	2,548,237
收購一間附屬公司額外權益 所產生之折讓	Discount on acquisition of additional interest in a subsidiary	-	868	-	-	-	868
行使購股權	Exercise of share options	795	-	-	-	-	795
一間附屬公司發行 股份之支出	Share issuing expenses incurred by a subsidiary	-	(38)	-	-	-	(38)
出售一間聯營公司時回撥在 往年撥充資本之儲備	Release of reserve previously capitalised upon disposal of an associate	-	(50,779)	-	50,779	-	-
匯兌折算差額	Exchange translation differences	-	-	-	-	690	690
本年度溢利 (附註b)	Profit for the year (Note b)	-	-	-	40,446	-	40,446
一九九九年十二月三十一日	At 31 December 1999	47,933	4,559	7,052	2,542,055	(10,601)	2,590,998

## 27. 儲備 (續)

## 27. Reserves (continued)

		公司 Company			
		資本贖回儲備 (附註d)	可分派儲備 (附註c)		
		Capital redemption	Distributable		
		reserve	reserves		總額 Total
		(Note d)	(Note c)		
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
<b>二零零零年</b>	<b>2000</b>				
二零零零年一月一日	At 1 January 2000	47,933	7,052	3,513,944	3,568,929
行使購股權	Exercise of share options	3,055	–	–	3,055
本年度溢利 (附註12)	Profit for the year (Note 12)	–	–	167,312	167,312
本年度股息 (附註13)	Dividends for the year (Note 13)	–	–	(108,123)	(108,123)
<b>二零零零年十二月三十一日</b>	<b>At 31 December 2000</b>	<b>50,988</b>	<b>7,052</b>	<b>3,573,133</b>	<b>3,631,173</b>
<b>一九九九年</b>	<b>1999</b>				
一九九九年一月一日	At 1 January 1999	47,138	7,052	3,536,368	3,590,558
行使購股權	Exercise of share options	795	–	–	795
本年度虧損 (附註12)	Loss for the year (Note 12)	–	–	(22,424)	(22,424)
一九九九年十二月三十一日	At 31 December 1999	47,933	7,052	3,513,944	3,568,929

附註：

(a) 註銷股份溢價及轉撥至可分派儲備

根據一九九七年十二月二日於本公司股東特別大會上通過之一項特別決議案，股份溢價賬之進項總額3,630,765,000港元已全數註銷（「註銷」）。註銷所產生之進項已轉撥至可分派儲備，其中830,452,000港元已用作對銷於一九九七年收購香港華人銀行有限公司餘下50%股本權益時所產生之商譽。儲備之餘額可用作本公司日後資本化發行、對銷日後收購時所產生之任何商譽或分派予本公司股東。

Notes:

(a) Cancellation of share premium and transfer to distributable reserves

Pursuant to a special resolution passed at a special general meeting of the Company on 2 December 1997, the entire amount standing to the credit of the share premium account of HK\$3,630,765,000 was cancelled (the "Cancellation"). The credit arising from the Cancellation was transferred to distributable reserves, of which HK\$830,452,000 was applied to eliminate the goodwill arising from acquisition of the remaining 50% of the equity interest in The Hongkong Chinese Bank, Limited in 1997. The remaining balance of the reserves could be applied towards any capitalisation issues of the Company in the future, the elimination of any goodwill arising on future acquisitions or for making distributions to shareholders of the Company.

**27. 儲備 (續)**

(b) 本年度股東應佔綜合保留溢利如下：

本年度溢利	本年度股息 (附註13)	本年度保留溢利
由下列公司所保留：		
– 本公司及其附屬公司	– 聯營公司	

(c) 本集團於二零零零年十二月三十一日之可分派儲備為保留溢利150,171,000港元(一九九九年：累計虧損139,492,000港元)及由註銷而產生之餘額2,612,233,000港元(一九九九年：2,681,547,000港元)。

本公司於二零零零年十二月三十一日之可分派儲備為繳入盈餘134,329,000港元(一九九九年：134,329,000港元)、累計虧損73,195,000港元(一九九九年：132,384,000港元)及由註銷而產生之餘額3,511,999,000港元(一九九九年：3,511,999,000港元)。

(d) 資本贖回儲備屬不可派發給股東之儲備。

**27. Reserves (continued)**

(b) Consolidated profit for the year attributable to shareholders is retained as follows:

	集團 Group	
	2000 HK\$'000	1999 HK\$'000
Profit for the year	<b>361,827</b>	40,446
Dividends for the year (Note 13)	<b>(108,123)</b>	–
Profit for the year retained	<b>253,704</b>	40,446
Retained by:		
– The Company and its subsidiaries	<b>250,337</b>	46,386
– Associates	<b>3,367</b>	(5,940)
	<b>253,704</b>	40,446

(c) Distributable reserves of the Group at 31 December 2000 comprise retained earnings of HK\$150,171,000 (1999: accumulated loss of HK\$139,492,000) and the remaining balance arising from the Cancellation of HK\$2,612,233,000 (1999: HK\$2,681,547,000).

Distributable reserves of the Company at 31 December 2000 comprise contributed surplus of HK\$134,329,000 (1999: HK\$134,329,000), accumulated loss of HK\$73,195,000 (1999: HK\$132,384,000) and the remaining balance arising from the Cancellation of HK\$3,511,999,000 (1999: HK\$3,511,999,000).

(d) The capital redemption reserve is not available for distribution to shareholders.