

(十七) 貸款及其他賬項

17 Advances and other accounts

甲、貸款及其他賬項

(a) Advances and other accounts

		本集團		本行	
		The Group		The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
客戶貸款	Advances to customers	30,040,641	28,973,727	29,595,604	28,570,236
呆壞賬準備[註釋(十八)]	Provision for bad and doubtful debts (note 18)				
– 一般	– General	(453,940)	(450,678)	(447,440)	(445,178)
– 特殊	– Specific	(257,928)	(359,738)	(242,999)	(351,812)
		29,328,773	28,163,311	28,905,165	27,773,246
應計利息	Accrued interest	167,507	229,357	169,632	240,744
呆壞賬準備[註釋(十八)]	Provision for bad and doubtful debts (note 18)				
– 特殊	– Specific	(2,607)	(11,790)	(1,567)	(11,790)
		164,900	217,567	168,065	228,954
		29,493,673	28,380,878	29,073,230	28,002,200
同業貸款	Advances to banks and other financial institutions	3,119	9,360	3,119	9,360
其他賬項	Other accounts	779,201	523,373	590,488	501,803
		30,275,993	28,913,611	29,666,837	28,513,363

乙、融資租賃及租購合約

(b) Finance leases and hire purchase contracts

客戶貸款內包括融資租賃及租購合約之投資，其分析如下：

Advances to customers include investment in finance lease receivables and hire purchase contracts, analysed as follows:

		本集團		本行	
		The Group		The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
應收投資總額	Gross investment, receivable				
– 一年內	Not later than one year	220,167	194,679	11,478	11,876
– 一年以上至五年	Later than one year and not later than five years	261,057	254,146	41,915	46,809
– 五年以上	Later than five years	144,482	167,375	95,614	111,794
		625,706	616,200	149,007	170,479
未賺取之財務收入	Unearned finance income	(40,300)	(50,197)	(1,724)	(2,736)
投資淨額	Net investment	585,406	566,003	147,283	167,743

(十七) 貸款及其他賬項(續)**17 Advances and other accounts (continued)****乙、融資租賃及租購合約(續)****(b) Finance leases and hire purchase contracts (continued)**

融資租賃及租購合約之投資淨額分析如下：

The net investment in finance lease receivables and hire purchase contracts are analysed as follows:

	本集團 The Group		本行 The Bank	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
一年內	196,947	168,913	10,582	10,693
一年以上至五年	245,088	232,198	41,087	45,256
五年以上	143,371	164,892	95,614	111,794
	585,406	566,003	147,283	167,743

上述融資租賃及租購合約之投資總額並無包括不受保證之剩餘價值(二〇〇一年為零)。

No unguaranteed residual values were included in the gross investment in finance lease receivables and hire purchase contracts above (2001: Nil).

包括在貸款虧損之準備金內為不可收回融資租賃及租購合約之準備金總額為港幣一千九百九十萬零二千元(二〇〇一年為一千六百一十萬零四千元)。

The allowance for uncollectable finance lease receivables and hire purchase contracts included in the provision for loan losses amounted to HK\$19,902,000 (2001: HK\$16,104,000).

丙、不履行貸款**(c) Non-performing loans**

不履行貸款總額是已記入利息暫記賬或已停止累計利息之貸款，其分析如下：

The gross amount of non-performing loans, which represents advances on which interest is being placed in suspense or on which interest accrual has ceased, is analysed as follows:

	客戶貸款 Advances to customers			
	本集團 The Group		本行 The Bank	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
不履行貸款	689,041	1,055,415	651,115	1,020,773
佔客戶貸款總額之百分比	2.29%	3.64%	2.20%	3.57%
對上述貸款提撥之特殊準備	231,865	331,172	216,937	325,235
暫記利息金額	42,991	70,651	41,431	69,157

於二〇〇二年十二月三十一日及二〇〇一年十二月三十一日，同業貸款中並無不履行貸款。

At 31 December 2002 and 31 December 2001, there were no non-performing loans in respect of advances to banks and other financial institutions.

上述特殊準備已考慮有關貸款之抵押品價值。

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

(十八)呆壞賬準備

18 Provision for bad and doubtful debts

本集團	The Group	特殊準備	一般準備	合計	暫記利息
		Specific provision	General provision	Total	Suspended interest
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
二〇〇二年	2002				
一月一日	At 1 January	371,528	451,326	822,854	70,651
年內撇除	Amounts written off	(255,816)	–	(255,816)	(24,108)
收回往年已撇除之 貸款[註釋(五)]	Recoveries of advances written off in previous years (note 5)	6,527	–	6,527	–
支取損益賬[註釋(五)]	Charge to profit and loss account (note 5)	138,314	3,363	141,677	–
年內暫記利息	Interest suspended during the year	–	–	–	42,160
收回暫記利息	Suspended interest recovered	–	–	–	(45,712)
十二月三十一日	At 31 December	<u>260,553</u>	<u>454,689</u>	<u>715,242</u>	<u>42,991</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	18	749	767	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	257,928	453,940	711,868	
應收利息[註釋(十七)]	Accrued interest (note 17)	2,607	–	2,607	
		<u>260,553</u>	<u>454,689</u>	<u>715,242</u>	
二〇〇一年	2001				
一月一日	At 1 January	377,870	447,695	825,565	51,191
年內撇除	Amounts written off	(120,051)	–	(120,051)	(21,265)
收回往年已撇除之 貸款[註釋(五)]	Recoveries of advances written off in previous years (note 5)	3,830	–	3,830	–
支取損益賬[註釋(五)]	Charge to profit and loss account (note 5)	109,879	3,631	113,510	–
年內暫記利息	Interest suspended during the year	–	–	–	66,059
收回暫記利息	Suspended interest recovered	–	–	–	(25,334)
十二月三十一日	At 31 December	<u>371,528</u>	<u>451,326</u>	<u>822,854</u>	<u>70,651</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	–	648	648	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	359,738	450,678	810,416	
應收利息[註釋(十七)]	Accrued interest (note 17)	11,790	–	11,790	
		<u>371,528</u>	<u>451,326</u>	<u>822,854</u>	

(十八)呆壞賬準備(續)

18 Provision for bad and doubtful debts (continued)

本行	The Bank	特殊準備 Specific provision HK\$'000	一般準備 General provision HK\$'000	合計 Total HK\$'000	暫記利息 Suspended interest HK\$'000
二〇〇二年	2002				
一月一日	At 1 January	363,602	445,826	809,428	69,157
年內撇除	Amounts written off	(249,957)	—	(249,957)	(24,108)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	6,478	—	6,478	—
支取損益賬	Charge to profit and loss account	124,461	2,363	126,824	—
年內暫記利息	Interest suspended during the year	—	—	—	38,617
收回暫記利息	Suspended interest recovered	—	—	—	(42,235)
十二月三十一日	At 31 December	<u>244,584</u>	<u>448,189</u>	<u>692,773</u>	<u>41,431</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	18	749	767	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	242,999	447,440	690,439	
應收利息[註釋(十七)]	Accrued interest (note 17)	1,567	—	1,567	
		<u>244,584</u>	<u>448,189</u>	<u>692,773</u>	
二〇〇一年	2001				
一月一日	At 1 January	375,575	442,195	817,770	51,132
年內撇除	Amounts written off	(116,136)	—	(116,136)	(21,265)
收回往年已撇除之貸款	Recoveries of advances written off in previous years	3,830	—	3,830	—
支取損益賬	Charge to profit and loss account	100,333	3,631	103,964	—
年內暫記利息	Interest suspended during the year	—	—	—	63,318
收回暫記利息	Suspended interest recovered	—	—	—	(24,028)
十二月三十一日	At 31 December	<u>363,602</u>	<u>445,826</u>	<u>809,428</u>	<u>69,157</u>
於下列賬項內扣除：	Deducted from:				
商業票據[註釋(十三)]	Trade bills (note 13)	—	648	648	
客戶貸款[註釋(十七)]	Advances to customers (note 17)	351,812	445,178	796,990	
應收利息[註釋(十七)]	Accrued interest (note 17)	11,790	—	11,790	
		<u>363,602</u>	<u>445,826</u>	<u>809,428</u>	

(十九) 非持作買賣用途之證券 19 Non-trading securities

		本集團		本行	
		The Group		The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
公平價值：	At fair value:				
債務證券	Debt securities				
– 香港上市	– Listed in Hong Kong	308,611	584,464	308,611	584,464
– 海外上市	– Listed outside Hong Kong	40,040	471,515	40,040	471,515
		348,651	1,055,979	348,651	1,055,979
– 非上市	– Unlisted	956,133	254,959	956,133	254,959
		1,304,784	1,310,938	1,304,784	1,310,938
股權證券	Equity securities				
– 香港上市	– Listed in Hong Kong	89,914	76,607	44,128	33,787
– 非上市	– Unlisted	35,943	34,924	30,900	30,900
		125,857	111,531	75,028	64,687
股權投資基金	Equity investment fund				
– 香港上市	– Listed in Hong Kong	15,162	18,469	2,585	3,149
		1,445,803	1,440,938	1,382,397	1,378,774
上市證券市值	Market value of listed securities	453,727	1,151,055	395,364	1,092,915

非持作買賣用途之證券，其發行人為：

Non-trading securities are analysed by issuer as follows:

		本集團		本行	
		The Group		The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
中央政府及中央銀行	Central governments and				
公營機構	central banks	269,465	938,383	269,465	938,383
	Public sector entities	315,179	9,505	315,179	9,505
銀行及其他金融機構	Banks and other financial				
企業	institutions	743,011	374,429	743,011	374,429
	Corporate entities	118,148	118,621	54,742	56,457
		1,445,803	1,440,938	1,382,397	1,378,774

(二十) 附屬公司權益**20 Interests in subsidiaries**

		本行 The Bank	
		2002	2001
		HK\$'000	HK\$'000
非上市證券之成本值	Unlisted shares, at cost	148,530	48,530

於二〇〇二年十二月三十一日，所有主要附屬公司均為本行全資直屬，在香港註冊及以香港為營業基地。關於主要附屬公司之其他資料如下：

All principal subsidiaries are incorporated and have their principal place of operation in Hong Kong. Other particulars of the principal subsidiaries, which are wholly and directly owned by the Bank at 31 December 2002, are as follows:

		已發行及已繳足之股本 Issued and paid up share capital			
		股數	每股面值		
名稱	Name	Number of shares	Nominal value	主要業務	Principal activity
永隆保險有限公司	Wing Lung Insurance Company Limited	15,000,000	HK\$10	保險業務	Insurance underwriting
永隆財務有限公司	Wing Lung Finance Limited	2,500,000	HK\$10	接受存款	Deposit-taking
永隆授信有限公司	Wing Lung Credit Limited	1,000,000	HK\$10	投資業務	Investment holding
永隆期貨有限公司	Wing Lung Futures Limited	800,000	HK\$10	期貨經紀服務	Futures broking
永隆證券有限公司	Wing Lung Securities Limited	700,000	HK\$10	證券經紀服務	Securities broking
永隆銀行信託有限公司	Wing Lung Bank (Trustee) Limited	300,000	HK\$10	信託業務	Trustee services
永隆保險顧問有限公司	Wing Lung Insurance Brokers Limited	250,000	HK\$10	投資業務及 保險顧問	Investment trading and insurance broking
永隆代理有限公司	Wing Lung Agency Limited	50,000	HK\$10	保險代理	Insurance agency
永隆銀行受託代管有限公司	Wing Lung Bank (Nominees) Limited	1,000	HK\$10	受託代管服務	Nominee services

(二十一) 共同控制實體權益**21 Interests in jointly controlled entities**

		本集團 The Group		本行 The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
非上市證券之成本值	Unlisted shares, at cost	—	—	25,000	22,000
應佔資產淨額	Share of net assets	58,249	63,690	—	—
		58,249	63,690	25,000	22,000
貸款予共同控制 實體(註釋乙)	Loans to jointly controlled entities (note b)	31,600	27,000	31,600	27,000
		89,849	90,690	56,600	49,000

(二十一)共同控制實體權益(續) 21 Interests in jointly controlled entities (continued)

於二〇〇二年十二月三十一日之主要共同控制實體如下：

The following is a list of the principal jointly controlled entities at 31 December 2002:

名稱	Name	註冊及經營地點	Place of incorporation and operation	擁有權益 Ownership interest	投票權之百分比 Proportion of voting power	主要業務	Principal activities
銀聯控股有限公司*	Bank Consortium Holding Limited*	香港	Hong Kong	13.33%	14.29%	提供退休計劃之信託、行政及保管服務	Provision of trustee, administration and custodian services for retirement schemes
銀聯通寶有限公司*	Joint Electronic Teller Services Limited*	香港	Hong Kong	(註釋甲) note (a)	(註釋甲) note (a)	提供自動提款機之網絡服務	Provision of ATM network services
香港人壽保險有限公司	Hong Kong Life Insurance Limited	香港	Hong Kong	16.67%	16.67%	人壽保險業務	Life insurance business
銀和再保險有限公司	BC Reinsurance Limited	香港	Hong Kong	21.00%	21.00%	再保險業務	Reinsurance business
i-Tech Solutions Limited*	i-Tech Solutions Limited*	香港	Hong Kong	50.00%	50.00%	處理電子文件	Electronic document processing

* 由本行直接持有之共同控制實體

* Jointly controlled entities held directly by the Bank

甲、本行乃五位創辦成員之一，並共同擁有該公司之控制權益。本行持有該公司發行予其創辦成員普通股“A”股之百分之二十及擁有該公司宣派股息之百分之二點八八權益。

(a) The Bank is one of the five founding members which together have a controlling interest in the company. The Bank holds 20% of the 'A' ordinary shares issued by the company to its founding members, and is entitled to 2.88% of dividends declared.

乙、共同控制實體之貸款包括一筆為港幣三千一百萬元(二〇〇一年為港幣二千七百萬元)之款項，為無抵押、免息及還款期為二〇〇八年。其餘結欠均為無抵押、免息及無指定還款期。

(b) The loans to jointly controlled entities include an amount of HK\$31,000,000 (2001: HK\$27,000,000) which is unsecured, interest free and repayable in 2008. The remaining balance is unsecured, interest free and has no fixed term of repayment.

(二十二)聯營公司權益 22 Interests in an associate

應佔資產淨額

Share of net assets

本集團 The Group	
2002	2001
HK\$'000	HK\$'000
871	926

於二〇〇二年十二月三十一日，由本行一間附屬公司所持有之聯營公司非上市證券之成本值為港幣八十一萬元(二〇〇一年為港幣九十萬元)，其資料如下：

The cost of the unlisted shares in the associate at 31 December 2002 held by a subsidiary company of the Bank amounted to HK\$81,000 (2001: HK\$900,000). The particulars are as follows:

名稱	Name	註冊及經營地點	Place of incorporation and operation	主要業務	Principal activity	持有之已發行股份詳情	Particulars of issued shares held	間接持有權益	Interest held indirectly
專業責任保險代理有限公司	Professional Liability Underwriting Services Limited	香港	Hong Kong	保險代理	Insurance agency	非上市之普通股每股港幣一元	Unlisted ordinary shares of HK\$1 each	27%	27%

(二十三) 固定資產**23 Fixed assets****本集團****The Group**

		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值	Cost or valuation				
二〇〇二年一月一日	At 1 January 2002	556,427	987,110	371,095	1,914,632
增置	Additions	5,232	–	58,411	63,643
出售	Disposals	–	–	(5,527)	(5,527)
轉賬淨額	Reclassifications, net	19,615	(19,919)	–	(304)
重估虧損[註釋(二十八)]	Deficit on revaluation (note 28)	–	(57,981)	–	(57,981)
		<u>581,274</u>	<u>909,210</u>	<u>423,979</u>	<u>1,914,463</u>
二〇〇二年十二月三十一日	At 31 December 2002	581,274	909,210	423,979	1,914,463
累積折舊	Accumulated depreciation				
二〇〇二年一月一日	At 1 January 2002	105,124	–	249,211	354,335
本年度折舊	Charge for the year	11,885	–	45,534	57,419
出售	Disposals	–	–	(4,940)	(4,940)
轉賬	Reclassifications	(304)	–	–	(304)
		<u>116,705</u>	<u>–</u>	<u>289,805</u>	<u>406,510</u>
二〇〇二年十二月三十一日	At 31 December 2002	116,705	–	289,805	406,510
賬面淨值	Net book value				
二〇〇二年十二月三十一日	At 31 December 2002	464,569	909,210	134,174	1,507,953
二〇〇一年十二月三十一日	At 31 December 2001	451,303	987,110	121,884	1,560,297

上列資產之成本或估值分析如下:

The analysis of cost or valuation of the above assets is as follows:

二〇〇二年**2002**

成本值	At cost	420,609	–	423,979	844,588
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	68,305	–	–	68,305
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	Reclassification from investment properties stated at professional valuation 2001	24,700	–	–	24,700
二〇〇二年專業估值	At professional valuation 2002	–	909,210	–	909,210
		<u>581,274</u>	<u>909,210</u>	<u>423,979</u>	<u>1,914,463</u>

二〇〇一年**2001**

成本值	At cost	416,128	–	371,095	787,223
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	72,639	–	–	72,639
二〇〇一年專業估值	At professional valuation 2001	–	987,110	–	987,110
		<u>556,427</u>	<u>987,110</u>	<u>371,095</u>	<u>1,914,632</u>

(二十三) 固定資產(續)

23 Fixed assets (continued)

本行	The Bank	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture and equipment HK\$'000	合計 Total HK\$'000
成本或估值	Cost or valuation				
二〇〇二年一月一日	At 1 January 2002	547,321	987,110	356,957	1,891,388
增置	Additions	5,232	–	56,636	61,868
出售	Disposals	–	–	(4,417)	(4,417)
轉賬淨額	Reclassifications, net	19,615	(19,919)	–	(304)
重估虧損[註釋(二十八)]	Deficit on revaluation (note 28)	–	(57,981)	–	(57,981)
二〇〇二年十二月三十一日	At 31 December 2002	572,168	909,210	409,176	1,890,554
累積折舊	Accumulated depreciation				
二〇〇二年一月一日	At 1 January 2002	104,024	–	239,778	343,802
本年度折舊	Charge for the year	11,700	–	43,894	55,594
出售	Disposals	–	–	(3,892)	(3,892)
轉賬	Reclassifications	(304)	–	–	(304)
二〇〇二年十二月三十一日	At 31 December 2002	115,420	–	279,780	395,200
賬面淨值	Net book value				
二〇〇二年十二月三十一日	At 31 December 2002	456,748	909,210	129,396	1,495,354
二〇〇一年十二月三十一日	At 31 December 2001	443,297	987,110	117,179	1,547,586

上列資產之成本或估值分析如下：

The analysis of cost or valuation of the above assets is as follows:

二〇〇二年

2002

成本值	At cost	411,503	–	409,176	820,679
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	68,305	–	–	68,305
由投資物業轉賬為房產，並以二〇〇一年專業估值列示	Reclassification from investment properties stated at professional valuation 2001	24,700	–	–	24,700
二〇〇二年專業估值	At professional valuation 2002	–	909,210	–	909,210
		572,168	909,210	409,176	1,890,554

二〇〇一年

2001

成本值	At cost	407,022	–	356,957	763,979
由投資物業轉賬為房產，並以一九九五年專業估值列示	Reclassification from investment properties stated at professional valuation 1995	67,660	–	–	67,660
由投資物業轉賬為房產，並以一九九八年專業估值列示	Reclassification from investment properties stated at professional valuation 1998	72,639	–	–	72,639
二〇〇一年專業估值	At professional valuation 2001	–	987,110	–	987,110
		547,321	987,110	356,957	1,891,388

(二十三) 固定資產(續)

投資物業按照二〇〇二年十二月三十一日之估值列賬，由獨立專業估值師以公開市值作基準而釐定，是次估值經由香港專業物業估值公司韋堅信產業測量師行進行。

房產及投資物業之賬面淨值包括：

本集團

位於香港之租約物業：
長期租約
中期租約

位於海外之租約物業：
長期租約
中期租約

本行

位於香港之租約物業：
長期租約
中期租約

23 Fixed assets (continued)

The investment properties are stated at valuation made by an independent professional valuer as at 31 December 2002 on an open market value basis. The valuation was carried out by A.G. Wilkinson & Associates, a professional property valuation firm in Hong Kong.

The net book value of premises and investment properties comprises:

The Group

	2002		2001	
	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000
Leasehold properties in Hong Kong:				
Long-term leases	295,317	842,000	282,504	915,350
Medium-term leases	161,431	67,210	160,793	71,760
	<u>456,748</u>	<u>909,210</u>	443,297	987,110
Leasehold properties outside Hong Kong:				
Long-term leases	3,739	—	3,812	—
Medium-term leases	4,082	—	4,194	—
	<u>464,569</u>	<u>909,210</u>	451,303	987,110

The Bank

	2002		2001	
	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	房產 Premises HK\$'000	投資物業 Investment properties HK\$'000
Leasehold properties in Hong Kong:				
Long-term leases	295,317	842,000	282,504	915,350
Medium-term leases	161,431	67,210	160,793	71,760
	<u>456,748</u>	<u>909,210</u>	443,297	987,110

(二十四) 客戶存款

24 Deposits from customers

	本集團 The Group		本行 The Bank	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
活期存款及往來賬戶 儲蓄存款	2,272,835	2,033,886	2,351,341	2,101,596
定期存款及通知存款	9,017,571	8,340,475	9,023,780	8,342,940
	<u>37,363,350</u>	39,230,450	<u>38,188,957</u>	39,905,157
	<u>48,653,756</u>	49,604,811	<u>49,564,078</u>	50,349,693

(二十五)其他賬項及準備金

25 Other accounts and provisions

		本集團		本行	
		The Group		The Bank	
		2002	2001	2002	2001
		HK\$'000	HK\$'000	HK\$'000	HK\$'000
遞延稅項準備(註釋)	Provision for deferred taxation (note)	16,649	14,432	16,649	14,432
	Short positions in Exchange Fund Bills and Notes, at market value:				
沽空之外匯基金票據及債券市值					
- 上市並持作買賣用途	- Listed, trading	11,955	1,025	11,955	1,025
- 非上市並持作買賣用途	- Unlisted, trading	724,461	4,140,948	724,461	4,140,948
- 上市並非持作買賣用途	- Listed, non-trading	327	-	327	-
		736,743	4,141,973	736,743	4,141,973
其他	Others	1,244,641	879,960	656,370	643,441
		1,998,033	5,036,365	1,409,762	4,799,846

註釋：

Note:

遞延稅項準備

Provision for deferred taxation

遞延稅項
一月一日
轉出損益賬[註釋(八)]

Deferred taxation
At 1 January
Transfer from profit and loss account (note 8)

十二月三十一日

At 31 December

賬項準備包括：
加速折舊免稅額

Provided in the accounts in respect of:
Accelerated depreciation allowances

有關遞延稅項之重大或有負債並無未撥準備金。由於重估投資物業所得盈餘之變現將不會引致稅項負債，因此該等重估並不構成時間差異。

There is no significant potential liability for deferred taxation not provided for. The revaluation of the investment properties does not constitute a timing difference as realisation of the revaluation surplus would not result in a tax liability.

本集團及本行
The Group and the Bank
2002 2001
HK\$'000 HK\$'000

14,432 8,213

2,217 6,219

16,649 14,432

16,649 14,432

(二十六)到期日分析 26 Maturity profile

二〇〇二年

2002

本集團

The Group

			三個月以 上至一年	一年以上 至五年				
		即時償還	三個月 或以下	One year or less but over three months	Five years or less but over one year	五年以上	無註明 日期	合計
		Repayable on demand	Three months or less	HK\$'000	HK\$'000	Over five years	Undated	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	565,895	11,789,124	367,662	-	-	-	12,722,681
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	-	4,051,356	946,709	-	-	-	4,998,065
持有存款證	Certificates of deposit held	-	427,237	1,026,514	1,231,167	-	-	2,684,918
債務證券包括：	Debt securities included in:							
- 持至到期證券	- Held-to-maturity securities	-	3,083,467	864,131	2,897,293	126,525	70,533	7,041,949
- 持作買賣用途證券	- Trading securities	-	33,972	102,545	686,130	-	-	822,647
- 非持作買賣用途證券	- Non-trading securities	-	-	438,113	866,671	-	-	1,304,784
客戶貸款	Advances to customers	1,294,112	1,752,479	2,805,193	11,934,106	11,448,961	805,790	30,040,641
同業貸款	Advances to banks and other financial institutions	-	-	-	3,119	-	-	3,119
		1,860,007	21,137,635	6,550,867	17,618,486	11,575,486	876,323	59,618,804
負債	Liabilities							
同業存款	Deposits and balances of banks and other financial institutions	74,708	956,718	-	-	-	-	1,031,426
客戶存款	Deposits from customers	11,290,406	35,687,475	1,472,303	203,572	-	-	48,653,756
發行之存款證	Certificates of deposit issued	-	-	660,000	1,395,000	-	-	2,055,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	-	555,340	169,627	11,776	-	-	736,743
		11,365,114	37,199,533	2,301,930	1,610,348	-	-	52,476,925

(二十六)到期日分析(續) 26 Maturity profile (continued)

二〇〇二年

2002

本行

The Bank

			三個月以 上至一年	一年以上 至五年				
		即時償還	三個月 或以下	One year or less but over three months	Five years or less but over one year	五年以上	無註明 日期	合計
		Repayable on demand	Three months or less	HK\$'000	HK\$'000	Over five years	Undated	Total
		HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
資產	Assets							
庫存現金及短期資金	Cash and short-term funds	564,238	11,789,207	367,662	-	-	-	12,721,107
定期存放同業 (一至十二個月內到期)	Placements with banks and other financial institutions maturing between one and twelve months	-	3,922,504	1,316,709	-	-	-	5,239,213
持有存款證	Certificates of deposit held	-	427,237	1,026,514	1,231,167	-	-	2,684,918
債務證券包括：	Debt securities included in:							
- 持至到期證券	- Held-to-maturity securities	-	3,083,467	864,131	2,856,394	102,403	70,533	6,976,928
- 持作買賣用途證券	- Trading securities	-	33,972	102,545	686,130	-	-	822,647
- 非持作買賣用途證券	- Non-trading securities	-	-	438,113	866,671	-	-	1,304,784
客戶貸款	Advances to customers	1,372,275	1,700,928	2,667,570	11,691,860	11,398,287	764,684	29,595,604
同業貸款	Advances to banks and other financial institutions	-	-	-	3,119	-	-	3,119
		1,936,513	20,957,315	6,783,244	17,335,341	11,500,690	835,217	59,348,320
負債	Liabilities							
同業存款	Deposits and balances of banks and other financial institutions	134,859	1,026,718	-	-	-	-	1,161,577
客戶存款	Deposits from customers	11,375,121	36,510,271	1,475,114	203,572	-	-	49,564,078
發行之存款證	Certificates of deposit issued	-	-	660,000	1,395,000	-	-	2,055,000
沽空之外匯基金 票據及債券	Short positions in Exchange Fund Bills and Notes	-	555,340	169,627	11,776	-	-	736,743
		11,509,980	38,092,329	2,304,741	1,610,348	-	-	53,517,398