

(一) 編製基礎及會計政策

未經審核綜合簡明中期賬目乃按照香港會計師公會於二〇〇一年十二月修訂之香港會計實務準則(「會計實務準則」)第二十五號「中期財務報告」而編製。本簡明中期賬目應與二〇〇一年之年度財務報表一併閱讀。

編製本簡明中期賬目所採用之會計政策及計算方法與截至二〇〇一年十二月三十一日止年度之賬目所採用者一致，惟本集團經採納了由香港會計師公會所頒佈並適用於本銀行二〇〇二年一月一日或以後開始之會計年度之新訂會計實務準則第三十四號「僱員福利」後，已更改其有關僱員福利之會計政策。

根據新訂之會計實務準則第三十四號，應付短期僱員福利如年假乃於員工提供服務以換取此等福利時確認。於往年本集團並未對員工既得年假作出任何負債撥備。

關於僱員結束服務後之福利，界定福利計劃之退休福利成本是根據新訂之會計實務準則第三十四號，利用已規劃之預計單位記存法作評估。在此方法下，提供退休福利之成本乃根據精算師之建議，將有關福利成本按照員工之服務年期於損益表內攤分。而界定福利義務是應用與有關負債到期日之相約年期之政府債券之息率評估將來現金流出之現值。所有超過百分之十的累積未實現精算收益及虧損乃按照員工之平均剩餘服務年期於損益表內攤分。於往年退休福利支出於有關供款到期時由損益賬內撥出。界定福利計劃每年之供款，均由精算師定期評估該計劃之資產負債而釐定。

於二〇〇二年一月一日採用會計實務準則第三十四號，過渡性資產為港幣一億六千七百一十六萬三千元，此過渡性資產為退休計劃資產之公平值超過其累積界定福利義務之現值，並已即時被確認。於註釋(十八)詳列此項會計政策的變更已追溯至往年度，於二〇〇二年一月一日及二〇〇一年一月一日之保留溢利已相應增加港幣一億五千四百零五萬二千元及港幣一億四千六百八十五萬七千元，此為變更應付短期僱員福利及確認該等界定福利計劃資產大於義務之盈餘。此項會計政策之變更，導致本集團截至二〇〇二年六月三十日及二〇〇一年六月三十日之六個月之溢利分別增加港幣一百八十二萬一千元及港幣三百五十九萬八千元。此累計影響本集團二〇〇二年六月三十日之總資產及總負債分別增加港幣一億六千八百九十八萬四千元(二〇〇一年十二月三十一日為港幣一億六千七百一十六萬三千元)及港幣一千三百一十一萬一千元(二〇〇一年十二月三十一日為港幣一千三百一十一萬一千元)，而二〇〇二年六月三十日及二〇〇一年十二月三十一日之綜合股東資金亦分別增加港幣一億五千五百八十七萬三千元及港幣一億五千四百零五萬二千元。

故比較數字已重新列賬，以反映上述之轉變。

1 Basis of preparation and accounting policies

These unaudited consolidated condensed interim accounts are prepared in accordance with the revised Hong Kong Statement of Standard Accounting Practice ("SSAP") 25, "Interim Financial Reporting", issued by the Hong Kong Society of Accountants in December 2001 and should be read in conjunction with the 2001 annual financial statements.

The accounting policies and methods of computation used in the preparation of these condensed interim accounts are consistent with those adopted in the preparation of the Bank's annual statutory accounts for the year ended 31 December 2001 except that the Group has changed its accounting policies in relation to the accounting for employee benefits following its adoption of the new SSAP 34 "Employee Benefits" issued by the Hong Kong Society of Accountants which is applicable to the Group for accounting periods commencing on or after 1 January 2002.

In accordance with the new SSAP 34, accruals for short-term employee benefits in respect of annual leave are recognised when an employee has rendered service in exchange for these benefits. In the prior period, the Group did not provide for the liabilities in respect of its employees' vested annual leave.

As regards post-employment benefits, the retirement benefit costs for defined benefit schemes as detailed in Note 4 are assessed using the projected unit credit method in accordance with the new SSAP 34. Under this method, the cost of providing retirement benefits is charged to the profit and loss account so as to spread the regular cost over the service lives of employees in accordance with the advice of qualified actuaries. The defined benefit obligation is measured at the present value of the estimated future cash outflows using interest rates of government securities which have terms to maturity approximating the terms of the related liability. Actuarial gains and losses are recognised by amortising the amount by which the cumulative unrecognised gains and losses exceed 10% of the greater of the schemes' assets and the defined benefit obligations over the average expected future working lifetime of the members of the schemes. In the prior period, retirement benefit costs were charged to the profit and loss account as and when the contributions fell due. For the defined benefit schemes, the annual contributions were determined based on periodic valuations by qualified actuaries of the assets and liabilities of the schemes.

As at 1 January 2002, the date of adoption of SSAP 34, there was a transitional asset of HK\$167,163,000 which was recognised immediately representing the excess of the fair value of the schemes' assets over the present value of the funded defined benefit obligation. As detailed in Note 18, this change in accounting policies is applied retrospectively. Opening retained earnings as at 1 January 2002 and 1 January 2001 have increased by HK\$154,052,000 and HK\$146,857,000 respectively for the accruals of short-term employee benefits and the recognition of the surplus of assets over obligations under the defined benefit schemes. This change in accounting policies has resulted in an increase in profit of the Group for the six months ended 30 June 2002 and 30 June 2001 by HK\$1,821,000 and HK\$3,598,000 respectively. The cumulative effect is to increase the total assets and total liabilities of the Group as at 30 June 2002 by HK\$168,984,000 (31 December 2001: HK\$167,163,000) and HK\$13,111,000 (31 December 2001: HK\$13,111,000) respectively. The consolidated shareholders' funds as at 30 June 2002 and 31 December 2001 have also increased by HK\$155,873,000 and HK\$154,052,000 respectively.

The comparative figures presented have been restated to reflect the above changes.

(二) 其他營業收入

服務費及佣金收入
減：服務費及佣金支出
服務費及佣金淨收入
外匯買賣淨溢利
持作買賣用途之證券淨虧損
其他買賣活動淨虧損
股息收入
- 上市股權證券
- 非上市股權證券
扣除費用後之租金收益
其他

(三) 營業支出

營業支出包括期內之折舊，總額為港幣三千一百三十一萬七千元(二〇〇一年為港幣二千三百三十三萬五千元)。

(四) 職員退休福利計劃

本集團設有四項職員退休福利計劃，其中主要的計劃(簡稱為“該計劃”)包括一個界定福利計劃部份及一個界定供款計劃部份，其他計有一項為界定福利退休計劃、一項為海外僱員而設之界定供款計劃及一項為強制性公積金計劃(簡稱為“強積金計劃”)。於期內對該等有界定供款成份之計劃之供款共為港幣六百七十四萬四千元(二〇〇一年為港幣六百二十四萬一千元)。

該計劃的界定福利部份之供款，是由精算師定期評估該計劃之資產負債而釐定。在該計劃的界定供款部份中，本集團每月需按選擇此計劃之成員的月薪百分之十作出供款。本集團對該計劃之界定供款部份之供款額可能因員工於獲得全數供款前離開該計劃而放棄其既有利益而減少。

本集團對強積金計劃之供款乃按照強制性公積金計劃條例，根據每位成員每月之有關入息之百分之五計算，而有關入息則以港幣二萬元為上限。

凡新入職之成員均可作一次過選擇，參加該計劃的界定供款部份或參加強積金計劃。

該計劃的界定福利部份及另一界定福利計劃(共同參照為“該等退休計劃”)，兩者均根據成員之最後薪金作為計算福利之基準，由本集團承擔所有成本。

2 Other operating income

	截至六月三十日止六個月 Six months ended 30 June	
	2002 HK\$'000	2001 HK\$'000
Fees and commission income	219,986	133,438
Less: fees and commission expenses	(126,569)	(44,735)
Net fees and commission income	93,417	88,703
Net gain from foreign exchange trading	38,898	35,337
Net loss from trading securities	(2,994)	(5,053)
Net loss from other dealing activities	(560)	(46)
Dividend income		
- Listed equity securities	3,193	2,694
- Unlisted equity securities	1,327	1,080
Rental income less outgoings	32,353	31,820
Others	18,277	17,751
	183,911	172,286

3 Operating expenses

Operating expenses include depreciation for the period amounting to HK\$31,317,000 (2001: HK\$23,335,000).

4 Staff retirement schemes

The Group operates four staff retirement schemes comprising a principal scheme (the “Scheme”) which includes a defined benefit (“DB”) section and a defined contribution (“DC”) section, a defined benefit pension scheme, a defined contribution scheme for overseas employees and a mandatory provident fund (“MPF Scheme”). The contributions to schemes with a defined contribution arrangement and the MPF Scheme during the period amounted to HK\$6,744,000 (2001: HK\$6,241,000) in aggregate.

For the DB section of the Scheme, the annual contributions are determined based on periodic valuations by qualified actuaries of the assets and liabilities of the Scheme. Under the DC section of the Scheme, the Group is required to contribute 10% of the monthly salary of the members who opted for the DC arrangement. The Group’s contributions to the DC section of this Scheme may be reduced by contributions forfeited by those employees who leave the Scheme prior to vesting fully in the contributions.

The Group’s contributions to the MPF Scheme are based on 5% of the monthly relevant income of each employee up to a maximum monthly relevant income of HK\$20,000 in accordance with the Mandatory Provident Fund Schemes Ordinance.

All new staff members who join the Group are offered a once-off choice between the DC section of the Scheme or the MPF Scheme.

Both the DB section of the Scheme and the other defined benefit scheme (collectively referred to as the “Plan”) provide benefits based on member’s final salary. The costs are solely funded by the Group.

(四) 職員退休福利計劃(續)

由二〇〇二年一月一日起，本集團已採用新訂會計實務準則第三十四號及已根據此準則之要求追溯至往年度。

該計劃最近期一次之精算估值於二〇〇一年十二月三十一日，由專業精算師華信惠悅顧問有限公司根據會計實務準則第三十四號作評估，該等退休計劃之界定福利義務現值及服務成本均以預計單位記存法作計算。

於二〇〇二年一月一日採用會計實務準則第三十四號，已即時確認之過渡性資產為港幣一億六千七百一十六萬三千元，此過渡性資產為退休計劃資產之公平值超過其累積界定福利義務之現值。

於資產負債表內確認之金額分析如下：

該等退休計劃資產之公平價值

已累積界定福利義務之現值
未確認之精算虧損

於資產負債表內確認之淨資產

該等退休計劃之資產包括本銀行之普通股股票，市值為港幣九千七百五十五萬五千元(二〇〇一年十二月三十一日為港幣六千九百三十萬零四千元)及存放在本銀行之存款為港幣一千五百一十七萬九千元(二〇〇一年十二月三十一日為港幣三千三百二十四萬七千元)。

於損益表內確認之金額如下：

服務成本
利息成本
預期該等退休計劃資產之回報

包括在期內退休福利成本之收入淨額

截至二〇〇二年六月三十日止六個月，期內計劃資產之實際回報為港幣八百二十四萬五千元(二〇〇一年為虧損港幣一千六百九十二萬九千元)。

4 Staff retirement schemes (continued)

With effect from 1 January 2002, the Group has adopted SSAP 34. This has resulted in a change in accounting policy which is applied retrospectively.

The latest actuarial valuation of the Plan is performed in accordance with SSAP 34 at 31 December 2001 by Watson Wyatt Hong Kong Limited, a professional actuarial firm. The present value of the defined benefit obligation and current service cost of the Plan are calculated based on the projected unit credit method.

As at 1 January 2002, the date of adoption of SSAP 34, there was a transitional asset of HK\$167,163,000 which was recognised immediately representing the excess of the fair value of the Plan assets over the present value of the funded defined benefit obligation.

The amounts recognised in the balance sheet are analysed as follows:

	30/6/2002	31/12/2001
	HK\$'000	HK\$'000
Fair value of Plan assets	346,933	341,607
Present value of the funded defined benefit obligation	(181,425)	(174,444)
Unrecognised actuarial losses	3,476	—
Net asset recognised in the balance sheet	168,984	167,163

The amount of the Plan assets included ordinary shares issued by the Bank with a market value of HK\$97,555,000 (31 December 2001: HK\$69,304,000) and deposits with the Bank of HK\$15,179,000 (31 December 2001: HK\$33,247,000).

The amounts recognised in the profit and loss account are as follows:

	截至六月三十日止六個月 Six months ended 30 June	
	2002	2001
	HK\$'000	HK\$'000
Current service cost	(4,868)	(4,576)
Interest cost	(5,032)	(4,550)
Expected return on Plan assets	11,721	12,724
Net income for the period included in retirement benefit cost	1,821	3,598

The actual return on Plan assets for the period ended 30 June 2002 was HK\$8,245,000 (2001: loss of HK\$16,929,000).

(四) 職員退休福利計劃(續)

於資產負債表內確認的淨資產變化如下：

於一月一日之資產淨額(註釋)
期內/年度內淨收入

於二〇〇二年六月三十日及二〇〇一年十二月三十一日之資產淨額

註釋：

於二〇〇一年一月一日資產負債表內確認之資產淨額，是按照二〇〇一年十二月三十一日經精算估值評估之淨資產港幣一億六千七百一十六萬三千元扣除二〇〇一年之淨收入港幣七百一十九萬五千元而釐定。

在評估時所採用之主要精算假設如下：

折算率
該等退休計劃之長期平均資產回報率
該計劃之界定福利部份之長期平均薪酬升幅

界定福利退休金之退休金增長幅度

截至二〇〇二年六月三十日止期間及二〇〇一年十二月三十一日止年度並無對削減或結算作出影響。

(五) 稅項

香港利得稅
海外稅項

應佔共同控制實體之稅項

香港利得稅已按期內估計應評稅溢利以稅率百分之十六(二〇〇一年為百分之十六)提撥準備。

海外稅項已按期內估計應評稅溢利以本集團業務所在地現行適用之稅率計算。

並無未撥準備金之重大遞延稅項負債。

4 Staff retirement schemes (continued)

The movements in the net asset recognised in the balance sheet are as follows:

	2002 HK\$'000	2001 HK\$'000
Net asset at 1 January (Note)	167,163	159,968
Net income for the period/year	1,821	7,195
Net asset as at 30 June 2002 and 31 December 2001	<u>168,984</u>	<u>167,163</u>

Note:

The net asset recognised in the balance sheet at 1 January 2001 is arrived at based on the net asset of HK\$167,163,000 from the actuarial valuation at 31 December 2001 adjusted by the net income for 2001 of HK\$7,195,000.

The principal actuarial assumptions adopted in the valuation are as follows:

	2002	2001
Discount rate	6.0%	6.0%
Long-term average return on Plan assets	7.0%	7.0%
Long-term average rate of salary increase for the DB section of the Scheme	5.0%	5.0%
Pension increase rate for the defined benefit pension scheme	3.0%	3.0%

There is no curtailment or settlement impact for the period ended 30 June 2002 and year ended 31 December 2001.

5 Taxation

截至六月三十日止六個月
Six months ended 30 June

	2002 HK\$'000	2001 HK\$'000
Hong Kong profits tax	66,009	80,366
Overseas taxation	2,532	2,493
	<u>68,541</u>	<u>82,859</u>
Share of taxation attributable to jointly controlled entities	149	-
	<u>68,690</u>	<u>82,859</u>

Hong Kong profits tax has been provided at the rate of 16% (2001: 16%) on the estimated assessable profits for the period.

Taxation on overseas profits has been calculated on the estimated assessable profits for the period at the rates of taxation prevailing in the countries in which the Group operates.

There is no significant deferred taxation liability not provided for.

(六) 股息

已派二〇〇一年末期股息，每股港幣九角三仙(二〇〇〇年已派末期股息為每股港幣一元一角五仙)

於二〇〇二年八月十四日宣派二〇〇二年中期股息，每股港幣三角三仙(二〇〇一年派每股港幣三角八仙)

於二〇〇二年八月十四日舉行之會議上，董事會宣派中期股息每股港幣三角三仙。此項中期股息並無於本賬目中列作應付股息，惟將於截至二〇〇二年十二月三十一日止年度列作保留溢利分派。

6 Dividends

截至六月三十日止六個月
Six months ended 30 June

2002 2001
HK\$'000 HK\$'000

2001 final dividend, paid, of HK\$0.93
(2000: HK\$1.15) per share

215,937	267,019
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2002 interim dividend, declared on 14 August 2002,
of HK\$0.33 (2001: HK\$0.38) per share

76,623	88,232
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At a meeting held on 14 August 2002 the directors declared an interim dividend of HK\$0.33 per share. This interim dividend is not reflected as a dividend payable in these accounts, but will be reflected as an appropriation of retained earnings for the year ending 31 December 2002.

(七) 每股盈利

每股盈利乃按本集團之股東應佔之溢利港幣三億八千一百八十萬零四千元(二〇〇一年為港幣四億四千二百四十二萬五千元)及期內已發行股份二億三千二百一十九萬零一百一十五股(二〇〇一年為二億三千二百一十九萬零一百一十五股)計算。

7 Earnings per share

The calculation of earnings per share is based on the Group's profit attributable to shareholders of HK\$381,804,000 (2001: HK\$442,425,000) and 232,190,115 (2001: 232,190,115) shares in issue during the period.

(八) 庫存現金及短期資金

庫存現金及存放同業
短期存放同業
國庫券(包括外匯基金票據)

8 Cash and short-term funds

30/6/2002 31/12/2001
HK\$'000 HK\$'000

Cash and balances with banks and other financial institutions	672,670	558,732
Money at call and short notice	14,135,601	13,171,508
Treasury bills (including Exchange Fund Bills)	2,959,959	5,195,112
	17,768,230	18,925,352

持有之國庫券分析如下：

An analysis of treasury bills held is as follows:

非上市並持至到期證券之攤銷成本
非上市並持作買賣用途證券之公平價值

	30/6/2002	31/12/2001
	HK\$'000	HK\$'000
Unlisted, held-to-maturity, at amortised cost	102,246	363,754
Unlisted trading securities, at fair value	2,857,713	4,831,358
	2,959,959	5,195,112

(九) 持有之存款證

9 Certificates of deposit held

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
非上市並持至到期證券之攤銷成本	Unlisted, held-to-maturity, at amortised cost	887,060	972,429
非上市並持作買賣用途證券之公平價值	Unlisted trading securities, at fair value	35,007	289,290
非上市並非持作買賣用途證券之公平價值	Unlisted non-trading securities, at fair value	1,030,676	341,177
		1,952,743	1,602,896

(十) 持作買賣用途之證券

10 Trading securities

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
市值：	At market value:		
債務證券	Debt securities		
- 香港上市	- Listed in Hong Kong	170,966	186,825
- 海外上市	- Listed outside Hong Kong	7,299	61,311
- 非上市	- Unlisted	117,798	79,859
股權證券	Equity securities		
- 香港上市	- Listed in Hong Kong	52,464	45,722
- 海外上市	- Listed outside Hong Kong	228	205
- 非上市	- Unlisted	6	6
股權投資基金	Equity investment fund		
- 香港上市	- Listed in Hong Kong	8,599	9,204
		357,360	383,132
持作買賣用途之證券，其發行人為：	Trading securities are analysed by issuer as follows:		
		30/6/2002 HK\$'000	31/12/2001 HK\$'000
中央政府及中央銀行	Central governments and central banks	170,966	186,825
公營機構	Public sector entities	103,665	80,093
銀行和其他金融機構	Banks and other financial institutions	18,893	54,916
企業	Corporate entities	63,836	61,298
		357,360	383,132

(十一) 持至到期證券**11 Held-to-maturity securities**

		30/6/2002	31/12/2001
		HK\$'000	HK\$'000
上市債務證券之攤銷成本：	Listed debt securities, at amortised cost:		
- 香港上市	- Listed in Hong Kong	276,323	276,173
- 海外上市	- Listed outside Hong Kong	1,486,299	2,110,219
		<u>1,762,622</u>	<u>2,386,392</u>
非上市債務證券之攤銷成本	Unlisted debt securities, at amortised cost	4,394,978	3,753,620
		<u>6,157,600</u>	<u>6,140,012</u>
減值準備金	Provision for diminution in value	(49,060)	(49,060)
		<u>6,108,540</u>	<u>6,090,952</u>
上市債務證券之市值	Market value of listed debt securities	<u>1,786,744</u>	<u>2,508,791</u>
持至到期證券，其發行人為：	Held-to-maturity securities are analysed by issuer as follows:		
		30/6/2002	31/12/2001
		HK\$'000	HK\$'000
中央政府及中央銀行	Central governments and central banks	28,574	-
公營機構	Public sector entities	120,280	38,886
銀行和其他金融機構	Banks and other financial institutions	3,904,092	3,633,102
企業	Corporate entities	2,104,654	2,468,024
		<u>6,157,600</u>	<u>6,140,012</u>

(十二) 貸款及其他賬項**12 Advances and other accounts****甲、貸款及其他賬項****(a) Advances and other accounts**

		30/6/2002	31/12/2001
		HK\$'000	HK\$'000
客戶貸款	Advances to customers	30,473,141	28,973,727
應計利息	Accrued interest	190,108	229,357
		<u>30,663,249</u>	<u>29,203,084</u>
呆壞賬準備	Provision for bad and doubtful debts		
- 一般	- General	(453,186)	(450,678)
- 特殊	- Specific	(319,977)	(371,528)
		<u>29,890,086</u>	<u>28,380,878</u>
同業貸款	Advances to banks and other		
其他賬項	financial institutions	6,240	9,360
	Other accounts	1,053,087	523,373
		<u>30,949,413</u>	<u>28,913,611</u>

(十二) 貸款及其他賬項(續)

12 Advances and other accounts (continued)

乙、不履行貸款

(b) 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	
		30/6/2002	31/12/2001
		HK\$'000	HK\$'000
不履行貸款	Non-performing loans	847,319	1,055,415
佔客戶貸款總額之百分比	Percentage of total advances to customers	2.78%	3.64%
對上述貸款提撥之特殊準備	Specific provisions made in respect of such advances	286,251	331,172
暫記利息金額	Amount of interest in suspense	46,723	70,651

於二〇〇二年六月三十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 30 June 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.

(十三) 非持作買賣用途之證券

13 Non-trading securities

		30/6/2002	31/12/2001
		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	570,751	584,464
- 海外上市	- Listed outside Hong Kong	78,058	471,515
		648,809	1,055,979
- 非上市	- Unlisted	405,395	254,959
		1,054,204	1,310,938
股權證券	Equity securities		
- 香港上市	- Listed in Hong Kong	82,986	76,607
- 非上市	- Unlisted	34,924	34,924
		117,910	111,531
股權投資基金	Equity investment fund		
- 香港上市	- Listed in Hong Kong	17,258	18,469
		1,189,372	1,440,938
上市證券市值	Market value of listed securities	749,053	1,151,055

(十三)非持作買賣用途之證券(續) 13 Non-trading securities (continued)

非持作買賣用途之證券，其發行人為：

Non-trading securities are analysed by issuer as follows:

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
中央政府及中央銀行	Central governments and central banks	531,634	938,383
公營機構	Public sector entities	7,563	9,505
銀行及其他金融機構	Banks and other financial institutions	526,214	374,429
企業	Corporate entities	123,961	118,621
		<u>1,189,372</u>	<u>1,440,938</u>

(十四)固定資產 14 Fixed assets

		房產 Premises HK\$'000	投資物業 Investment properties HK\$'000	傢俬及設備 Furniture & equipment HK\$'000	合計 Total HK\$'000
二〇〇二年一月一日 之賬面淨值	Net book value at 1 January 2002	451,303	987,110	121,884	1,560,297
增置	Additions	–	–	6,652	6,652
出售	Disposals	–	–	(419)	(419)
折舊	Depreciation	(5,742)	–	(25,575)	(31,317)
		<u>445,561</u>	<u>987,110</u>	<u>102,542</u>	<u>1,535,213</u>
二〇〇二年六月三十日 之賬面淨值	Net book value at 30 June 2002	445,561	987,110	102,542	1,535,213

(十五)其他賬項及準備金 15 Other accounts and provisions

		30/6/2002 HK\$'000	31/12/2001 HK\$'000
遞延稅項準備	Provision for deferred taxation	14,432	14,432
沽空之外匯基金票據及債券市值：	Short positions in Exchange Fund Bills and Notes, at market value:		
- 上市並持作買賣用途	- Listed, trading	10,852	1,025
- 上市並非持作買賣用途	- Listed, non-trading	3,749	–
- 非上市並持作買賣用途	- Unlisted, trading	2,796,586	4,140,948
		<u>2,811,187</u>	<u>4,141,973</u>
其他	Others	1,442,862	879,960
		<u>4,268,481</u>	<u>5,036,365</u>