

**綜合資產負債表****Consolidated Balance Sheet**

二零零一年十二月三十一日結算  
(以港幣千元位列示)

As at 31st December, 2001  
(Expressed in thousands of Hong Kong dollars)

	附註 Notes	2001	2000 (重報) (restated)
<b>資產</b>			
現金及短期資金	12	9,773,340	13,661,195
定期存放銀行同業及其他金融機構款項 (一至十二個月內到期)			
	22	2,711,269	3,360,465
貿易票據已減除準備	13	285,273	231,497
存款證	14 & 22	452,814	138,830
持作買賣用途證券	15	6,542	-
客戶之貸款及其他賬項已減除準備			
	16(a)	35,658,856	33,719,836
持有至到期日證券及非持作買賣用途證券	18	4,838,496	2,331,104
聯營公司投資	20	60,771	29,800
有形固定資產	21	1,272,196	1,054,324
商譽	2(e)	2,035	2,617
總資產		<u>55,061,592</u>	<u>54,529,668</u>
<b>負債</b>			
銀行同業及其他金融機構之存款	22	412,980	214,695
客戶之往來、定期、儲蓄及其他存款			
	22	45,697,763	45,933,071
已發行之存款證	22	2,486,419	2,088,568
其他賬項及準備		397,249	602,651
總負債		<u>48,994,411</u>	<u>48,838,985</u>
<b>資本來源</b>			
股本	23	293,429	293,405
儲備	24	5,751,872	5,372,376
股東資金	25	6,045,301	5,665,781
少數股東權益		21,880	24,902
總負債及資本來源		<u>55,061,592</u>	<u>54,529,668</u>
<b>ASSETS</b>			
Cash and short-term funds	12	9,773,340	13,661,195
Placements with banks and other financial institutions maturing between one and twelve months	22	2,711,269	3,360,465
Trade bills less provisions	13	285,273	231,497
Certificates of deposit held	14 & 22	452,814	138,830
Trading securities	15	6,542	-
Advances to customers and other accounts less provisions	16(a)	35,658,856	33,719,836
Held-to-maturity and non-trading securities	18	4,838,496	2,331,104
Investments in associated companies	20	60,771	29,800
Tangible fixed assets	21	1,272,196	1,054,324
Goodwill	2(e)	2,035	2,617
Total assets		<u>55,061,592</u>	<u>54,529,668</u>
<b>LIABILITIES</b>			
Deposits and balances of banks and other financial institutions	22	412,980	214,695
Current, fixed, savings and other deposits of customers	22	45,697,763	45,933,071
Certificates of deposit issued	22	2,486,419	2,088,568
Other accounts and provisions		397,249	602,651
Total liabilities		<u>48,994,411</u>	<u>48,838,985</u>
<b>CAPITAL RESOURCES</b>			
Share capital	23	293,429	293,405
Reserves	24	5,751,872	5,372,376
Shareholders' funds	25	6,045,301	5,665,781
Minority interests		21,880	24,902
Total liabilities and capital resources		<u>55,061,592</u>	<u>54,529,668</u>

馮鈺斌 董事長兼行政總裁  
王家華 董事兼副行政總裁  
馮鈺聲 董事兼總經理  
何志偉 董事兼秘書

Patrick Y B Fung Chairman and Chief Executive  
Frank J Wang Director and Deputy Chief Executive  
Michael Y S Fung Director and General Manager  
Louis C W Ho Director and Secretary

第三十六頁至第八十頁之附註構成本年結一部份。

The notes on pages 36 to 80 form part of these accounts.