

The diagram shows base ten blocks for the subtraction $123 - 45$. The minuend (123) is represented by 1 ten rod and 23 one units. The subtrahend (45) is represented by 4 tens rods and 5 one units. The result (78) is represented by 7 tens rods and 8 one units.

[illegible]

2008 年 12 月 1 日，本公司與中國銀行（香港）有限公司（「中銀香港」）訂立貸款協議，向中銀香港借入總額為 100,000,000 港元的貸款，該貸款由本公司之全部資產作抵押。該貸款之利率為香港銀行同業拆息（「香港銀行同業拆息」）加上 0.5%，該貸款之期限為 2009 年 12 月 31 日。該貸款之詳情載列於本報告附錄 1。

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