Consolidated Balance Sheet – Unaudited

		The Group	
		As at 30 June 2001 Unaudited	As at 31 December 2000 Audited
	Note	HK\$'000	HK\$'000
Assets Cash and short-term funds	7	7,402,873	7,704,523
Placements with banks and other financial institutions	/	7,402,873	7,704,525
maturing between one and twelve months	8	156,006	3,112,324
Trade bills less provisions		294,924	288,058
Certificates of deposit	9	3,594,850	4,258,256
Other investments in securities	10	1,654,149	1,086,128
Advances to customers and			
other accounts less provisions	11	33,928,134	33,721,683
Held-to-maturity securities and investment securities	12	11,031,322	5,463,881
Investments in associates		120,499	120,539
Tangible fixed assets		884,602	902,437
Total assets		59,067,359	56,657,829
Liabilities			
Deposits and balances of banks and			
other financial institutions	13	1,366,394	418,862
Current, fixed, savings and			
other deposits of customers	14	46,948,724	46,624,666
Certificates of deposit issued	15	2,891,901	1,653,582
Issued debt securities	16	357,987	398,197
Other accounts and provisions		1,276,739	1,536,976
Total liabilities		52,841,745	50,632,283
Capital resources			
Share capital		2,595,311	2,594,861
Reserves	17	3,425,579	3,248,319
Shareholders' funds		6 020 000	E 042 100
Minority interests		6,020,890 204,724	5,843,180
minority intelests		204,724	182,366
Total capital resources		6,225,614	6,025,546
Total liabilities and capital resources		59,067,359	56,657,829

The notes on pages 48 to 66 form part of these accounts.