

Consolidated Balance Sheet

31st December, 2000

	Notes	2000 HK\$'000	1999 HK\$'000
ASSETS			
Cash and short term funds	10	3,904,192	4,182,344
Placements with banks and other financial institutions maturing between one and twelve months	11	1,501,582	1,417,480
Amounts due from reinsurance companies		44,778	46,009
Premium receivables	12	54,777	54,173
Due from associates	20	652	3,947
Other investments	13	153,010	42,635
Certificates of deposit held	14	208,158	155,112
Held-to-maturity securities	15	770,113	359,648
Advances and other accounts	16	8,354,400	7,870,780
Investment securities	17	281,394	302,267
Investments in jointly-controlled entities	19	15,107	20,000
Loans to jointly-controlled entities	19	18,800	5,000
Investments in associates	20	46,195	26,403
Intangible assets	21	1,317	–
Fixed assets	22	422,564	436,414
		15,777,039	14,922,212

Consolidated Balance Sheet (Cont'd)

31st December, 2000

	Notes	2000 HK\$'000	1999 HK\$'000
SHAREHOLDERS' EQUITY AND LIABILITIES			
Share capital	23	1,037,197	1,005,015
Reserves	24	1,479,706	1,270,286
Retained profits		552,266	659,842
		3,069,169	2,935,143
Bank overdrafts, secured	25	8,924	–
Bank loans, secured	25, 26	32,000	32,000
Deposits and balances of banks and other financial institutions	27	284,458	257,542
Current, fixed, savings and other deposits of customers	28	10,665,539	10,316,043
Certificates of deposit issued	29	950,000	619,561
Other accounts and provisions		346,516	367,189
Due to associates	20	18,569	18,503
Proposed final dividend	7	57,046	50,251
Provision for tax		12,508	19,911
Amounts due to reinsurance companies		73,500	63,068
Unearned premiums	30	103,066	95,209
Life and contingency reserves	31	12,453	11,984
Provisions for outstanding claims	32	129,693	129,243
Deferred tax	33	2,737	2,726
Minority interests		10,861	3,839
		12,707,870	11,987,069
		15,777,039	14,922,212

Robin Y. H. Chan
Chairman and Managing Director

Lau Ki-Chit
Executive Director