

CONSOLIDATED BALANCE SHEET

as at 31 December 2000

	<i>Notes</i>	2000 HK\$'000	1999 HK\$'000
ASSETS			
Cash on hand		111,413	424,637
Short term funds	11	4,551,299	4,730,532
Placements with banks maturing between one and twelve months	12	1,031,296	263,305
Trade bills less reserves and certificates of deposit	13	736,627	474,558
Advances to customers less reserves	14	17,426,381	13,514,123
Accrued interest and other accounts		1,119,238	940,994
Investments	15	2,586,329	2,185,565
Investments in associated company	16	12,879	16,856
Premises and equipment	18	1,130,858	1,157,599
Liabilities of customers for engagements	19	535,267	359,797
		<u>29,241,587</u>	<u>24,067,966</u>
LIABILITIES			
Deposits and balances of other banks	20	314,406	89,919
Current, fixed and other deposits of customers	21	23,395,610	18,935,003
Certificates of deposit issued	22	1,161,699	900,085
Other accounts and provisions	23	413,846	508,738
Engagements on behalf of customers	19	535,267	359,797
		<u>25,820,828</u>	<u>20,793,542</u>
CAPITAL RESOURCES			
Share capital	24	1,172,160	1,172,160
Share premium		749,778	749,778
Reserves	25	1,498,821	1,352,486
Shareholders' funds		<u>3,420,759</u>	<u>3,274,424</u>
		<u>29,241,587</u>	<u>24,067,966</u>

Approved by the Board of Directors on 24 February 2001.

Sheikh Ali Jarrah Al-Sabah
Director

Mike M. Murad
Director

Robert J. Kenrick
Director

The notes on pages 36 to 70 form part of these accounts.