

## BALANCE SHEET

as at 31 December 2000

	<i>Notes</i>	<b>2000</b> <b>HK\$'000</b>	1999 HK\$'000
<b>ASSETS</b>			
Cash on hand		<b>111,408</b>	424,637
Short term funds	11	<b>4,551,193</b>	4,730,420
Placements with banks maturing between one and twelve months	12	<b>1,031,296</b>	263,305
Trade bills less reserves and certificates of deposit	13	<b>736,627</b>	474,558
Advances to customers less reserves	14	<b>15,570,687</b>	12,400,822
Accrued interest and other accounts		<b>1,057,573</b>	778,944
Investments	15	<b>2,586,329</b>	2,183,565
Investments in associated company	16	<b>12,879</b>	16,856
Investments in subsidiaries	17	<b>87,146</b>	87,146
Due from subsidiaries		<b>1,846,489</b>	963,503
Premises and equipment	18	<b>1,095,611</b>	1,122,104
Liabilities of customers for engagements	19	<b>570,300</b>	381,591
		<b><u>29,257,538</u></b>	<b><u>23,827,451</u></b>
<b>LIABILITIES</b>			
Deposits and balances of other banks	20	<b>314,406</b>	89,919
Current, fixed and other deposits of customers	21	<b>23,028,275</b>	18,409,511
Certificates of deposit issued	22	<b>1,161,699</b>	900,085
Other accounts and provisions	23	<b>367,483</b>	354,009
Due to subsidiaries		<b>692,703</b>	605,984
Engagements on behalf of customers	19	<b>570,300</b>	381,591
		<b><u>26,134,866</u></b>	<b><u>20,741,099</u></b>
<b>CAPITAL RESOURCES</b>			
Share capital	24	<b>1,172,160</b>	1,172,160
Share premium		<b>749,778</b>	749,778
Reserves	25	<b>1,200,734</b>	1,164,414
Shareholders' funds		<b><u>3,122,672</u></b>	<b><u>3,086,352</u></b>
		<b><u>29,257,538</u></b>	<b><u>23,827,451</u></b>

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.