

	Notes	As at 31 December 2001 HK\$'000	As at 31 December 2000 HK\$'000 (restated)
ASSETS			
Cash on hand		95,006	111,408
Short term funds	14	5,198,729	4,551,193
Placements with banks maturing between one and twelve months	15	710,475	1,031,296
Trade bills less reserves and certificates of deposit	16	354,976	736,627
Advances to customers less reserves	17	14,069,662	15,570,687
Accrued interest and other accounts		703,742	1,057,573
Investments	18	3,363,657	2,586,329
Investments in associated company	19	11,749	12,879
Investments in subsidiaries	20	87,146	87,146
Due from subsidiaries		2,121,995	1,846,489
Premises and equipment	21	1,244,475	1,095,611
Liabilities of customers for engagements	22	480,385	570,300
		28,441,997	29,257,538
LIABILITIES			
Deposits and balances of other banks	23	378,567	314,406
Current, fixed and other deposits of customers	24	22,034,353	23,028,275
Certificates of deposit issued	25	1,615,000	1,161,699
Other accounts and provisions		219,560	308,875
Due to subsidiaries		431,582	692,703
Engagements on behalf of customers	22	480,385	570,300
		25,159,447	26,076,258
CAPITAL RESOURCES			
Share capital	26	1,172,160	1,172,160
Share premium	27	749,778	749,778
Reserves	28	1,360,612	1,259,342
		3,282,550	3,181,280
Shareholders' funds		28,441,997	29,257,538

Approved and authorised for issue by the Board of Directors on 7 February 2002.

Anwar Ali Al-Mudhaf
Director

Mike M. Murad
Director

Robert J. Kenrick
Director

The notes on pages 55 to 92 form part of these accounts.