

# CONSOLIDATED BALANCE SHEET

at 31 December 2000

(Expressed in Hong Kong dollars)

	Note	2000 HK\$'000	1999 HK\$'000
<b>Assets</b>			
Cash and short-term funds	10 & 16	7,704,523	11,872,776
Placements with banks and other financial institutions maturing between one and twelve months	14(d)	3,112,324	2,435,135
Trade bills less provisions	11	288,058	75,995
Certificates of deposit	12	4,258,256	1,690,891
Other investments in securities	13	1,086,128	30,583
Advances to customers and other accounts less provisions	14(a) & 16	33,721,683	29,055,394
Held-to-maturity securities and investment securities	18	5,463,881	2,583,870
Investments in associates	20	120,539	120,537
Tangible fixed assets	22	902,437	917,908
<b>Total assets</b>		<b>56,657,829</b>	<b>48,783,089</b>
<b>Liabilities</b>			
Deposits and balances of banks and other financial institutions	16 & 23	418,862	344,825
Current, fixed, savings and other deposits of customers	16 & 24	46,624,666	39,728,165
Certificates of deposit issued	25	1,653,582	1,454,121
Issued debt securities	26	398,197	522,320
Other accounts and provisions	6(b) & 16	1,536,976	1,213,995
Proposed dividend	8	129,743	25,945
<b>Total liabilities</b>		<b>50,762,026</b>	<b>43,289,371</b>

	Note	2000 HK\$'000	1999 HK\$'000
<b>Capital resources</b>			
Share capital	27	2,594,861	2,594,461
Reserves	28	3,118,576	2,767,428
Shareholders' funds		5,713,437	5,361,889
<b>Minority interests</b>			
		182,366	131,829
		5,895,803	5,493,718
<b>Total liabilities and capital resources</b>			
		56,657,829	48,783,089

Approved on 12 February 2001

58

Mr Cai Zhongzhi, *Director*  
Mr Zhang Mingqian, *Director*  
Mr Lam Kwong Siu, *Director*  
Mr Ng Yuk Man John, *Chief Financial Controller*

The notes on pages 63 to 102 form part of these accounts.