

**(A) CONSOLIDATED PROFIT AND LOSS ACCOUNT**

	<b>2000</b>	1999
	<b>HK\$'000</b>	HK\$'000
(Loss)/profit before taxation ( <i>note 1</i> )	<b>(66,772)</b>	12,804
Taxation	<b>(15,734)</b>	(9,903)
(Loss)/profit after taxation	<b>(82,506)</b>	2,901
Share of profits of associates	<b>384</b>	–
Minority interests	<b>32,153</b>	16,440
Net (loss)/profit	<b>(49,969)</b>	19,341

**(B) CONSOLIDATED BALANCE SHEET**

	<b>2000</b>	1999
	<b>HK\$'000</b>	HK\$'000
Cash and short term funds	<b>503,147</b>	972,362
Investments	<b>644,652</b>	586,325
Loans and advances and other assets, less provisions	<b>7,866,804</b>	7,248,246
Fixed assets	<b>229,916</b>	272,313
	<b>9,244,519</b>	9,079,246
Share capital	<b>620,000</b>	620,000
Reserves	<b>427,330</b>	477,418
Shareholders' equity	<b>1,047,330</b>	1,097,418
Minority interests	<b>110,385</b>	154,835
Deposits and other liabilities	<b>8,086,804</b>	7,826,993
	<b>9,244,519</b>	9,079,246

Note:

- (1) The above supplementary information, which does not form a part of the group's audited accounts, is extracted from the management accounts ("PRC account") of Xiamen International Bank prepared in accordance with generally accepted accounting principles in The People's Republic of China. Included in the above consolidated profit and loss account are prior year adjustments totalling HK\$50,468,000 with the effect of reducing the net consolidated operating profit for the current year of HK\$499,000 to a loss of HK\$49,969,000. The prior year adjustments in the PRC account have no consequential impact on the result of Min Xin Holdings Limited for the year.
- (2) Charge for bad and doubtful debts and depreciation charge during the year amounted to HK\$134,291,000 (1999: HK\$93,892,000) and HK\$21,613,000 (1999: HK\$20,352,000) respectively.
- (3) Certain comparative figures have been reclassified to conform with the current year's presentation.