	Note	2000 HK\$'000	1999 HK\$'000
ASSETS			
Cash and short term funds	10	14,555,300	10,059,574
Placements with banks and other financial			
institutions maturing between one and twelve months		2,831,917	3,885,285
Trading securities	11	169,213	171,636
Advances and other accounts	12	18,824,016	19,152,808
Held-to-maturity securities	11	110,573	74,445
Certificates of deposit held	13	76,974	95,917
Other securities	11	290,464	246,894
Interests in subsidiaries	14	605,912	589,136
Interest in an associate	15	340,959	330,302
Investment properties	16	34,700	34,700
Property and equipment	17	557,389	578,169
TOTAL ASSETS		38,397,417	35,218,866
LIABILITIES			
Deposits and balances of banks and other financial institutions		658,721	834,485
Current, fixed, savings and other deposits of customers	18	31,046,660	28,222,837
Certificates of deposit issued		23,398	23,315
Amounts due to subsidiaries		877,177	625,354
Other accounts and provisions		399,557	362,542
Taxation		54,323	44,791
Proposed dividend		152,250	117,450
Total liabilities		33,212,086	30,230,774
CAPITAL RESOURCES			
Share capital	19	217,500	217,500
Reserves	20	4,967,831	4,770,592
Shareholders' funds		5,185,331	4,988,092
TOTAL LIABILITIES AND CAPITAL RESOURCES		38,397,417	35,218,866

Approved by the Board of Directors on 15 March 2001.

Liu Lit Man, Chairman & Managing Director

Liu Lit Mo, Vice Chairman-Executive Director

Dominic B H Lam, Executive Director

Michael K W Yeung, Company Secretary