二零零零年十二月三十一日結算	
(以港幣千元位列示)	

資產

現金及短期資金 定期存放銀行同業及其他金融機 構款項 (一至十二個月內到期)

貿易票據已減除準備 存款證 客戶之貸款及其他賬項已減除準備

持有至到期日證券及非持作買賣用途證券有形固定資產

商譽

總資產

負債

銀行同業及其他金融機構之存款

客戶之往來、定期、儲蓄及其他存款

已發行之存款證 其他賬項及準備 擬派股息

總負債

資本來源

股本 儲備

股東資金 少數股東權益

總負債及資本來源

馮鈺斌	董事長兼行政總裁
王家華	董事兼副行政總裁
馮鈺聲	董事兼總經理
何志偉	董事兼秘書

第三十八頁至第七十一頁之附註構成本年結一 部份。 As at 31st December, 2000 (Expressed in thousands of Hong Kong dollars)

	附註		
	Notes	2000	1999
ASSETS			
Cash and short-term funds	11	13,661,195	12,488,916
Placements with banks and other financial			
institutions maturing between one and			
twelve months	19	3,360,465	2,672,068
Trade bills less provisions	12	231,497	280,438
Certificates of deposit held	13 & 19	138,830	88,591
Advances to customers and other accounts			
less provisions	14(a)	33,729,636	32,398,527
Held-to-maturity and non-trading securities	16	2,351,104	1,522,363
Tangible fixed assets	18	1,054,324	986,854
Goodwill	2(c)	2,617	3,198
Total assets		54,529,668	50,440,955
LIABILITIES			
Deposits and balances of banks and other			
financial institutions	19	214,695	417,782
Current, fixed, savings and other deposits			
of customers	19	45,933,071	41,774,418
Certificates of deposit issued	19	2,088,568	2,452,673
Other accounts and provisions		602,651	763,513
Proposed dividend	7	249,393	167,565
Total liabilities		49,088,378	45,575,951
CAPITAL RESOURCES			
Share capital	20	293,405	293,975
Reserves	21	5,122,983	4,546,601
Shareholders' funds	22	5,416,388	4,840,576
Minority interests		24,902	24,428
Total liabilities and capital resources		54,529,668	50,440,955

Patrick Y B Fung
Chairman and Chief Executive
Frank J Wang
Director and Deputy Chief Executive
Michael Y S Fung
Director and General Manager
Louis C W Ho
Director and Secretary

The notes on pages 38 to 71 form part of these accounts.