

# CONSOLIDATED BALANCE SHEET

as at 31 December 2001



	Notes	<b>As at 31 December 2001 HK\$'000</b>	As at 31 December 2000 HK\$'000 (restated)
<b>ASSETS</b>			
Cash on hand		<b>95,013</b>	111,413
Short term funds	14	<b>5,198,931</b>	4,551,299
Placements with banks maturing between one and twelve months	15	<b>710,475</b>	1,031,296
Trade bills less reserves and certificates of deposit	16	<b>354,976</b>	736,627
Advances to customers less reserves	17	<b>16,384,160</b>	17,426,381
Accrued interest and other accounts		<b>762,262</b>	1,119,238
Investments	18	<b>3,364,443</b>	2,586,329
Investments in associated company	19	<b>11,749</b>	12,879
Premises and equipment	21	<b>1,279,837</b>	1,130,858
Liabilities of customers for engagements	22	<b>450,240</b>	535,267
		<b><u>28,612,086</u></b>	<b><u>29,241,587</u></b>
<b>LIABILITIES</b>			
Deposits and balances of other banks	23	<b>378,567</b>	314,406
Current, fixed and other deposits of customers	24	<b>22,245,917</b>	23,395,610
Certificates of deposit issued	25	<b>1,615,000</b>	1,161,699
Other accounts and provisions		<b>267,096</b>	355,238
Engagements on behalf of customers	22	<b>450,240</b>	535,267
		<b><u>24,956,820</u></b>	<b><u>25,762,220</u></b>
<b>CAPITAL RESOURCES</b>			
Share capital	26	<b>1,172,160</b>	1,172,160
Share premium	27	<b>749,778</b>	749,778
Reserves	28	<b>1,733,328</b>	1,557,429
		<b><u>3,655,266</u></b>	<b><u>3,479,367</u></b>
Shareholders' funds		<b><u>3,655,266</u></b>	<b><u>3,479,367</u></b>
		<b><u>28,612,086</u></b>	<b><u>29,241,587</u></b>

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.