CONSOLIDATED BALANCE SHEET

as at 31st December 2001

Assets Non-Current Assets Fixed Assets 12 Associated Companies 14 Jointly Controlled Entity 15 Investment Securities 16 Current Assets Inventories 17 Debtors and Payment in Advance 18 Housing Loans to Staff 19 Trading Securities 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Liabilities Customers' Deposits Customers' Deposits Deferred Taxation 24	11,862.6 2,460.2 208.7 1,490.2 16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	11,635.9 2,440.1 25.0 627.7 14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Fixed Assets Associated Companies Jointly Controlled Entity Investment Securities Current Assets Inventories Inve	2,460.2 208.7 1,490.2 16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	2,440.1 25.0 627.7 14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Associated Companies Jointly Controlled Entity Investment Securities Current Assets Inventories Inven	2,460.2 208.7 1,490.2 16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	2,440.1 25.0 627.7 14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Jointly Controlled Entity Investment Securities Current Assets Inventories In	2,460.2 208.7 1,490.2 16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	2,440.1 25.0 627.7 14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Jointly Controlled Entity Investment Securities Current Assets Inventories In	208.7 1,490.2 16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	25.0 627.7 14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Investment Securities 16 Current Assets Inventories 17 Debtors and Payment in Advance 18 Housing Loans to Staff 19 Trading Securities 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	16,021.7 512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	14,728.7 601.7 1,072.0 203.8 674.0 5,994.7 8,546.2 (651.3)
Inventories Debtors and Payment in Advance Housing Loans to Staff Trading Securities Time Deposits, Cash and Bank Balances 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables Provision for Taxation Bank Loans and Overdrafts 22 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	512.8 1,264.9 185.8 796.6 1,848.1 4,608.2	601.7 1,072.0 203.8 674.0 5,994.7 8,546.2
Inventories Debtors and Payment in Advance Housing Loans to Staff Trading Securities Time Deposits, Cash and Bank Balances 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables Provision for Taxation Bank Loans and Overdrafts 22 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	1,264.9 185.8 796.6 1,848.1 4,608.2	1,072.0 203.8 674.0 5,994.7 8,546.2
Debtors and Payment in Advance Housing Loans to Staff 19 Trading Securities 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables Provision for Taxation Bank Loans and Overdrafts 7 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	1,264.9 185.8 796.6 1,848.1 4,608.2	1,072.0 203.8 674.0 5,994.7 8,546.2
Housing Loans to Staff Trading Securities 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables Provision for Taxation Bank Loans and Overdrafts Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	185.8 796.6 1,848.1 4,608.2	203.8 674.0 5,994.7 8,546.2 (651.3)
Trading Securities 20 Time Deposits, Cash and Bank Balances 21 Current Liabilities Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	796.6 1,848.1 4,608.2	674.0 5,994.7 8,546.2 (651.3)
Time Deposits, Cash and Bank Balances Current Liabilities Trade and Other Payables Provision for Taxation Bank Loans and Overdrafts Z3 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	1,848.1 4,608.2	5,994.7 8,546.2 (651.3)
Current Liabilities Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	4,608.2	8,546.2 (651.3)
Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits		(651.3)
Trade and Other Payables 22 Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	(666.0)	, ,
Provision for Taxation Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	(666.0)	•
Bank Loans and Overdrafts 23 Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	1	
Net Current Assets Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	(216.2)	(216.4)
Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	(1,348.9)	(1,254.6)
Total Assets Less Current Liabilities Non-Current Liabilities Customers' Deposits	(2,231.1)	(2,122.3)
Non-Current Liabilities Customers' Deposits	2,377.1	6,423.9
Customers' Deposits	18,398.8	21,152.6
Deferred Taxation 24	(839.6)	(788.6)
	(13.8)	(20.7)
	(853.4)	(809.3)
Minority Interests	(128.7)	(50.0)
Net Assets	17,416.7	20,293.3
Capital and Reserves		
Share Capital 25	1,300.9	1,284.4
Share Premium 26	4,037.1	4,165.5
Reserves 27	10,881.8	13,661.8
Proposed Dividend	1,196.9	1,181.6
	17,416.7	20,293.3

Approved by the Board of Directors on 14th March 2002

Lee Shau Kee
Director
Lee Hon Chiu
Director

The notes on pages 55 to 80 form part of these accounts.