

Consolidated Balance Sheet

31st December, 2001

	Notes	2001 HK\$'000	2000 HK\$'000 (Restated)
ASSETS			
Cash and short term funds	12	3,723,301	3,904,192
Placements with banks and other financial institutions maturing between one and twelve months	13	681,963	1,501,582
Amounts due from reinsurance companies		38,046	44,778
Premium receivables	14	83,041	54,777
Other investments	15	242,886	153,010
Certificates of deposit held	16	223,820	208,158
Held-to-maturity securities	17	1,185,345	770,113
Advances and other assets	18	8,169,031	8,354,400
Investment securities	19	237,072	281,394
Interests in jointly-controlled entities	21	56,347	36,107
Loans to jointly-controlled entities	21	37,050	18,800
Interests in associates	22	26,101	25,195
Due from associates	22	875	652
Intangible assets	23	1,174	1,317
Fixed assets	24	423,519	422,564
		15,129,571	15,777,039



Consolidated Balance Sheet (cont'd)

31st December, 2001

	Notes	2001 HK\$'000	2000 HK\$'000 (Restated)
SHAREHOLDERS' EQUITY			
Issued capital	25	1,058,021	1,037,197
Reserves	26	2,042,095	2,031,972
Proposed final dividend	10	10,580	57,046
		3,110,696	3,126,215
LIABILITIES			
Bank overdrafts, secured	27	60	8,924
Bank loans, secured	27, 28	–	32,000
Deposits and balances of banks and other financial institutions	29	254,528	284,458
Current, fixed, savings and other deposits of customers	30	9,944,521	10,665,539
Certificates of deposit issued	31	1,200,000	950,000
Accrued liabilities and other payables		202,597	346,516
Due to associates	22	18,569	18,569
Tax payable		4,484	12,508
Amounts due to reinsurance companies		96,156	73,500
Unearned premiums	32	131,051	103,066
Life and contingency reserves	33	11,236	12,453
Provisions for outstanding claims	34	142,149	129,693
Deferred tax	35	3,258	2,737
		12,008,609	12,639,963
MINORITY INTERESTS			
		10,266	10,861
		15,129,571	15,777,039

Robin Y. H. Chan

Chairman and Managing Director

Lau Ki-Chit

Executive Director