

**Consolidated Balance Sheet**

31 December 2001

	Notes	2001 HK\$'000	2000 HK\$'000 (Restated)
<b>NON-CURRENT ASSETS</b>			
Fixed assets	14	<b>115,145</b>	117,008
Intangible assets	15	<b>1,322</b>	1,484
Other assets	16	<b>6,090</b>	6,440
Long term investments	18	<b>31,967</b>	34,091
Long term loans receivable	19	<b>10,359</b>	5,459
		<b>164,883</b>	164,482
<b>CURRENT ASSETS</b>			
Short term investments	18	<b>95,695</b>	166,211
Loans and advances	19	<b>284,604</b>	288,036
Trade debtors	20	<b>24,269</b>	23,051
Tax recoverable		<b>1,098</b>	20
Other debtors, prepayments and deposits		<b>13,767</b>	12,655
Amount due from intermediate holding company	21	<b>63,703</b>	49,303
Pledged time deposit	29	<b>1,500</b>	1,500
Cash held on behalf of clients		<b>185,549</b>	143,918
Cash and bank balances		<b>37,792</b>	22,573
		<b>707,977</b>	707,267
<b>CURRENT LIABILITIES</b>			
Client deposits	22	<b>181,036</b>	150,625
Trade creditors	23	<b>19,025</b>	16,344
Tax payable		<b>475</b>	599
Other creditors and accruals		<b>10,376</b>	9,119
Interest-bearing bank and other borrowings	24	<b>268,154</b>	253,712
		<b>479,066</b>	430,399
<b>NET CURRENT ASSETS</b>		<b>228,911</b>	276,868
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>393,794</b>	441,350
<b>NON-CURRENT LIABILITIES</b>			
Interest-bearing bank and other borrowings	24	<b>31,254</b>	–
Deferred tax	25	<b>–</b>	12
		<b>31,254</b>	12
<b>MINORITY INTERESTS</b>		<b>2,332</b>	–
		<b>360,208</b>	441,338

## Consolidated Balance Sheet

31 December 2001

	Notes	2001 HK\$'000	2000 HK\$'000 (Restated)
<b>CAPITAL AND RESERVES</b>			
Issued capital	26	<b>121,559</b>	121,554
Reserves	27	<b>233,787</b>	290,610
Proposed final dividend	12	<b>4,862</b>	29,174
		<b>360,208</b>	441,338

Richard Howard Gorges  
DirectorShing Shin Cheung, Stewart  
Director