

Balance Sheet

At 20th February 2002

	<i>Notes</i>	2002 HK\$'000	2001 HK\$'000 <i>(restated)</i>
Non-current assets			
Property, plant and equipment	14	80,240	65,671
Interest in associates	15	2,246	2,638
Investment securities	16	10,224	11,889
Hire purchase debtors	18	44,166	66,568
Instalment loans receivable	19	35,002	20,064
Pledged time deposits	35(c)	120,774	120,774
		292,652	287,604
Current assets			
Other investments	17	39,040	3,646
Hire purchase debtors	18	237,375	251,467
Instalment loans receivable	19	254,021	140,355
Credit card receivables	20	2,204,963	2,171,783
Prepayments, deposits, interest receivable and other debtors		162,069	88,745
Pledged time deposits	35(d)	11,070	11,070
Time deposits		6,700	133,481
Bank balances and cash		87,453	66,763
		3,002,691	2,867,310
Current liabilities			
Creditors and accrued charges	22	46,094	61,653
Amount due to immediate holding company	24	63	49
Amount due to a fellow subsidiary	25	42,499	43,382
Amount due to ultimate holding company	26	46	46
Bank borrowings – repayable within one year	27	519,746	461,640
Taxation		9,007	12,392
		617,455	579,162
Net current assets		2,385,236	2,288,148
Total assets less current liabilities		2,677,888	2,575,752

Balance Sheet

At 20th February 2002

	<i>Notes</i>	2002 HK\$'000	2001 HK\$'000 <i>(restated)</i>
Capital and reserves			
Issued capital and reserves	28	302,979	302,979
Accumulated profits	29	752,858	596,296
		<u>1,055,837</u>	<u>899,275</u>
Non-current liabilities			
Bank borrowings – repayable after one year	27	1,090,000	1,155,000
Issued debt securities	30	524,054	517,877
Deferred taxation	31	7,997	3,600
		<u>1,622,051</u>	<u>1,676,477</u>
		<u>2,677,888</u>	<u>2,575,752</u>

The financial statements on pages 32 to 65 were approved and authorised for issue by the Board of Directors on 25th April 2002 and are signed on its behalf by:



DIRECTOR



DIRECTOR