

as at 31 December 2002

BALANCE SHEET

	Note	2002 HK\$'000	2001 HK\$'000
ASSETS			
Cash and short term funds	11	12,171,935	14,266,816
Placements with banks and other financial institutions maturing between one and twelve months		2,223,465	3,201,738
Trading securities	12	185,660	171,935
Advances and other accounts	13	19,527,256	18,884,650
Held-to-maturity securities	12	1,557,144	494,874
Certificates of deposit held	14	1,337,768	476,194
Other securities	12	229,936	260,129
Interests in subsidiaries	15	550,174	551,348
Interest in an associate	16	359,058	356,331
Interests in jointly controlled entities	17	97,425	94,550
Investment properties	18	47,868	47,868
Property and equipment	19	636,386	590,005
TOTAL ASSETS		38,924,075	39,396,438
LIABILITIES			
Deposits and balances of banks and other financial institutions		420,845	544,206
Deposits from customers	20	32,467,498	32,641,188
Amounts due to subsidiaries		360,629	594,034
Other accounts and provisions		144,785	200,027
Taxation		4,329	296
Total liabilities		33,398,086	33,979,751
CAPITAL RESOURCES			
Share capital	21	217,500	217,500
Reserves	22	5,308,489	5,199,187
Shareholders' funds		5,525,989	5,416,687
TOTAL LIABILITIES AND CAPITAL RESOURCES		38,924,075	39,396,438

Approved and authorised for issue by the Board of Directors on 13 March 2003 and signed on its behalf by:

Liu Lit Man, *Executive Chairman*

Liu Lit Mo, *Vice Chairman-Executive Director*

Frank S S Jin, *Executive Director*

Michael K W Yeung, *Company Secretary*