

for the year ended 31st December 2002

### (A) CONSOLIDATED PROFIT AND LOSS ACCOUNT

	2002 HK\$'000	2001 HK\$'000
Profit before taxation	122,946	85,497
Taxation	(8,584)	(14,187)
Profit after taxation	114,362	71,310
Minority interests	556	(1,543)
Net profit	114,918	69,767

### (B) CONSOLIDATED BALANCE SHEET

	2002 HK\$'000	2001 HK\$'000
Cash and short term funds	744,385	738,581
Investments	1,532,544	1,122,391
Loans and advances and other assets, less provisions	7,214,029	7,520,908
Fixed assets	218,742	211,749
	9,709,700	9,593,629
Share capital	800,000	800,000
Reserves	393,235	317,097
Shareholders' equity	1,193,235	1,117,097
Minority interests	–	111,928
Deposits and other liabilities	8,516,465	8,364,604
	9,709,700	9,593,629

#### Notes :

- (1) The above supplementary information, which does not form part of the Group's audited accounts, is extracted from the statutory consolidated accounts of Xiamen International Bank prepared in accordance with generally accepted accounting principles in The People's Republic of China.
- (2) Net interest income, charge for bad and doubtful debts and depreciation charge of Xiamen International Bank during the year amounted to HK\$187,736,000 (2001: HK\$209,479,000), HK\$41,323,000 (2001: HK\$17,926,000) and HK\$18,714,000 (2001: HK\$19,629,000) respectively.