

# CONSOLIDATED BALANCE SHEET as at 31 December 2001

	Note	2001 HK\$'000	2000 HK\$'000
<b>ASSETS</b>			
Cash and short term funds	12	14,269,839	14,558,320
Placements with banks and other financial institutions maturing between one and twelve months		3,201,738	2,780,442
Trading securities	13	172,335	169,790
Advances and other accounts	14	18,931,110	19,380,420
Held-to-maturity securities	13	494,874	110,573
Certificates of deposit held	15	476,194	128,449
Other securities	13	288,152	290,434
Interest in an associate	17	360,139	344,767
Interest in jointly controlled entities	18	75,668	51,800
Investment properties	19	47,868	34,700
Property and equipment	20	1,145,313	1,142,105
<b>TOTAL ASSETS</b>		<b>39,463,230</b>	<b>38,991,800</b>
<b>LIABILITIES</b>			
Deposits and balances of banks and other financial institutions		544,206	1,158,721
Current, fixed, savings and other deposits of customers	21	32,685,720	31,108,597
Certificates of deposit issued		–	23,398
Other accounts and provisions		436,519	889,607
Taxation		803	83,173
Total liabilities		<b>33,667,248</b>	<b>33,263,496</b>
<b>CAPITAL RESOURCES</b>			
Share capital	22	217,500	217,500
Reserves	23	5,578,482	5,510,804
Shareholders' funds		<b>5,795,982</b>	<b>5,728,304</b>
<b>TOTAL LIABILITIES AND CAPITAL RESOURCES</b>		<b>39,463,230</b>	<b>38,991,800</b>

Approved and authorised for issue by the Board of Directors on 14 March 2002 and signed on its behalf by:

**Liu Lit Man**, *Chairman & Managing Director*

**Liu Lit Mo**, *Vice Chairman-Executive Director*

**Dominic B H Lam**, *Executive Director*

**Michael K W Yeung**, *Company Secretary*