

# UNAUDITED SUPPLEMENTARY FINANCIAL INFORMATION

*for the year ended 31 December 2002*

### 3. SEGMENTAL INFORMATION

The information concerning geographical analysis has been classified by the location of the principal operations of the branches and subsidiary companies responsible for reporting the results or booking the assets.

	<b>2002</b>				
	<b>Total operating income HK\$'000</b>	<b>Profit (loss) before taxation HK\$'000</b>	<b>Total assets HK\$'000</b>	<b>Total liabilities HK\$'000</b>	<b>Total contingent liabilities and commitments HK\$'000</b>
Hong Kong	920,219	382,614	37,564,597	32,032,612	7,005,256
Asia Pacific (excluding Hong Kong)	11,317	(16,413)	1,084,086	803,639	54,496
America	18,681	5,987	540,313	474,722	103,890
<b>Total</b>	<b>950,217</b>	<b>372,188</b>	<b>39,188,996</b>	<b>33,310,973</b>	<b>7,163,642</b>

	<b>2001</b>				
	<b>Total operating income HK\$'000</b>	<b>Profit before taxation HK\$'000</b>	<b>Total assets HK\$'000</b>	<b>Total liabilities HK\$'000</b>	<b>Total contingent liabilities and commitments HK\$'000</b>
Hong Kong	924,665	386,652	37,527,444	32,001,484	5,729,251
Asia Pacific (excluding Hong Kong)	11,595	1,530	1,198,415	995,324	45,548
America	16,915	6,163	737,371	670,440	22,032
<b>Total</b>	<b>953,175</b>	<b>394,345</b>	<b>39,463,230</b>	<b>33,667,248</b>	<b>5,796,831</b>

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for the year ended 31 December 2002

## 4. ADVANCES TO CUSTOMERS – BY INDUSTRY SECTORS

The Group's gross advances to customers (including advances booked in overseas branches and subsidiaries) are analysed and reported by industry sectors according to the usage of the loans and/or the business activities of the borrowers as follows:

	2002 HK\$'000	2001 HK\$'000
Loans for use in Hong Kong		
Industrial, commercial and financial		
- Property development	1,087,255	772,242
- Property investment	3,624,922	3,510,885
- Financial concerns	1,400,129	1,397,976
- Stockbrokers	575,441	847,335
- Wholesale and retail trade	619,996	542,069
- Manufacturing	701,188	718,662
- Transport and transport equipment	265,599	257,578
- Others	3,983,937	3,287,069
Individuals		
- Loans for the purchase of flats in the Home Ownership Scheme and Private Sector Participation Scheme	1,085,369	986,409
- Loans for the purchase of other residential properties	3,013,330	3,092,503
- Credit card advances	96,188	75,727
- Others	979,153	952,653
	<u>17,432,507</u>	<u>16,441,108</u>
Trade finance	757,350	853,591
Loans for use outside Hong Kong	1,460,678	1,633,573
	<u>19,650,535</u>	<u>18,928,272</u>

## 5. ADVANCES TO CUSTOMERS – BY GEOGRAPHICAL AREAS

The Group's gross advances to customers by countries or geographical areas after taking into account any risk transfers are as follows:

	Total advances		Non-performing loans		Advances overdue for over three months	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Hong Kong	18,718,166	17,806,412	994,355	1,143,822	1,300,959	1,586,891
People's Republic of China	149,641	282,820	79,940	88,404	82,123	88,404
Macau	312,374	374,261	–	8,000	–	8,000
America	186,358	180,314	–	–	–	–
Others	283,996	284,465	–	–	–	–
Total	<u>19,650,535</u>	<u>18,928,272</u>	<u>1,074,295</u>	<u>1,240,226</u>	<u>1,383,082</u>	<u>1,683,295</u>