

CONSOLIDATED BALANCE SHEET

as at 31 December 2002

	Note	2002 HK\$'000	2001 HK\$'000
ASSETS			
Cash and short term funds	11	12,388,484	14,269,839
Placements with banks and other financial institutions maturing between one and twelve months		2,223,465	3,201,738
Trading securities	12	185,994	172,335
Advances and other accounts	13	19,589,201	18,931,110
Held-to-maturity securities	12	1,557,144	494,874
Certificates of deposit held	14	1,337,768	476,194
Other securities	12	256,312	288,152
Interest in an associate	16	362,777	360,139
Interests in jointly controlled entities	17	69,033	75,668
Investment properties	18	47,868	47,868
Property and equipment	19	1,170,950	1,145,313
TOTAL ASSETS		39,188,996	39,463,230
LIABILITIES			
Deposits and balances of banks and other financial institutions		420,845	544,206
Deposits from customers	20	32,492,252	32,685,720
Other accounts and provisions		390,182	436,519
Taxation		7,694	803
Total liabilities		33,310,973	33,667,248
CAPITAL RESOURCES			
Share capital	21	217,500	217,500
Reserves		5,660,523	5,578,482
Shareholders' funds		5,878,023	5,795,982
TOTAL LIABILITIES AND CAPITAL RESOURCES		39,188,996	39,463,230

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*