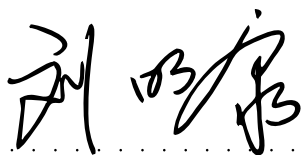


## BALANCE SHEET

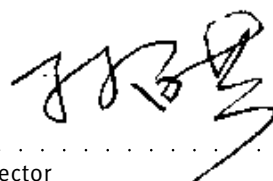
AS AT 31 DECEMBER 2001

	Note	2001 HK\$'m	2000 HK\$'m
<b>ASSETS</b>			
Cash and short-term funds	17	168,712	17,411
Placements with banks and other financial institutions maturing between one and twelve months		61,647	9,396
Trade bills	18	139	9
Certificates of deposit held	19	18,062	147
Hong Kong SAR Government certificates of indebtedness	29	25,510	-
Held-to-maturity securities	20	32,675	779
Investment securities	21	7	58
Other investments in securities	22	55,982	6
Advances and other accounts	23	264,354	19,541
Investments in subsidiaries	26	13,364	1,502
Investments in associates	27	328	48
Fixed assets	28	16,728	837
Other assets		6,473	117
<b>Total assets</b>		<b>663,981</b>	<b>49,851</b>
<b>LIABILITIES</b>			
Hong Kong SAR currency notes in circulation	29	25,510	-
Deposits and balances of banks and other financial institutions		53,430	4,531
Current, fixed, savings and other deposits from customers		511,507	34,705
Certificates of deposit issued		5,000	-
Other accounts and provisions	31	17,285	1,168
<b>Total liabilities</b>		<b>612,732</b>	<b>40,404</b>
<b>CAPITAL RESOURCES</b>			
Share capital	33	43,043	400
Reserves	34	8,206	9,047
Shareholders' funds		51,249	9,447
<b>Total liabilities and capital resources</b>		<b>663,981</b>	<b>49,851</b>

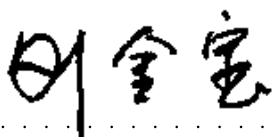
Approved by the Board of Directors on 26 June 2002 and signed on behalf of the Board by:



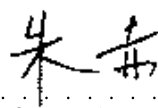
Director



Director



Director



Deputy Chief Executive