

Consolidated Balance Sheet

AS AT 31ST DECEMBER 2002

	Note	2002 HK\$'000	2001 HK\$'000
ASSETS			
Cash and short-term funds	10	1,369,703	769,141
Placements with banks and other financial institutions maturing between one and twelve months		72,436	68,273
Treasury bills		21,359	44,660
Trade bills	11	209,181	125,595
Trading securities	12	250,056	963,166
Held-to-maturity securities	13	25,024	-
Cheques purchased	14	15,709	10,302
Loans and advances to customers	15	1,232,255	1,168,359
Non-trading securities	16	22,522	13,452
Interests in associated companies	18	23,873	16,717
Bullion inventory		22,168	22,249
Intangible assets	19	(1,810)	(2,183)
Fixed assets	20	192,231	102,364
Property under development	21	-	77,801
Other assets		107,546	111,190
Total assets		<u>3,562,253</u>	<u>3,491,086</u>
LIABILITIES			
Deposits and balances of banks and other financial institutions	22	185,807	141,100
Deposits from customers	23	2,907,922	2,932,192
Other accounts and provisions	24	107,258	81,814
Total liabilities		<u>3,200,987</u>	<u>3,155,106</u>
CAPITAL AND RESERVES			
Share capital	26	120,996	120,996
Reserves		229,897	205,430
Shareholders' funds		350,893	326,426
Minority interests		10,373	9,554
Total capital resources		<u>361,266</u>	<u>335,980</u>
Total liabilities and capital resources		<u>3,562,253</u>	<u>3,491,086</u>

AU Chong Kit, Stanley
Chairman

MUSHKAT Miron
Director

The notes on pages 23 to 60 form part of these accounts.