

CONSOLIDATED BALANCE SHEET

	30 June 2005 HK\$'000	31 December 2004 HK\$'000 (restated)
Assets		
Cash and short-term funds	12,041,176	13,606,947
Placements with banks and other financial institutions maturing between one and twelve months	2,325,839	1,544,695
Certificates of deposit held	1,227,486	1,309,515
Trading securities	–	234,663
Securities measured at fair value through profit or loss	971,534	–
Advances and other accounts (including trade bills: HK\$115,533,000; 2004 : HK\$89,366,000)	22,207,914	20,246,034
Held-to-maturity securities	4,966,565	3,388,300
Other securities	–	377,847
Available-for-sale securities	640,119	–
Goodwill	113,865	–
Interest in jointly controlled entities	90,443	68,875
Investment properties	69,360	69,360
Property and equipment	1,262,652	1,264,640
Total assets	<u>45,916,953</u>	<u>42,110,876</u>
Equity and Liabilities		
Deposits and balances of banks and other financial institutions	1,194,556	1,559,633
Deposits from customers (Note 8)	37,717,697	33,951,631
Other accounts and provisions	537,745	279,129
Deferred tax liabilities	107,083	106,109
Taxation	29,894	11,187
Total liabilities	<u>39,586,975</u>	<u>35,907,689</u>
Share capital	217,500	217,500
Reserves		
Share premium	1,542,817	1,542,817
Goodwill	(182)	(182)
Land and buildings revaluation reserve	642,178	643,724
Investment revaluation reserve	124,177	130,689
General reserve	1,388,500	1,388,500
Translation reserve	(480)	(26)
Regulatory reserve	110,682	–
Dividend reserve	78,300	174,000
Retained profits	2,112,797	2,000,120
Current period / year profit	113,689	106,045
Total Reserves	<u>6,112,478</u>	<u>5,985,687</u>
Shareholders' funds	6,329,978	6,203,187
Total liabilities and capital resources	<u>45,916,953</u>	<u>42,110,876</u>