

as at 31 December 2004

BALANCE SHEET

	Note	2004 HK\$'000	2003 HK\$'000
ASSETS			
Cash and short-term funds	12	13,606,940	12,001,888
Placements with banks and other financial institutions maturing between one and twelve months		1,544,695	1,243,771
Trading securities	13	234,508	220,575
Advances and other accounts	14	20,136,354	19,917,649
Held-to-maturity securities	13	3,388,300	3,104,561
Certificates of deposit held	15	1,309,515	1,292,407
Other securities	13	347,141	297,054
Interests in subsidiaries	16	595,265	550,031
Interest in an associate	17	–	392,883
Interests in jointly controlled entities	18	87,500	96,630
Investment properties	19	51,360	47,868
Property and equipment	20	712,853	629,191
TOTAL ASSETS		42,014,431	39,794,508
LIABILITIES			
Deposits and balances of banks and other financial institutions		1,559,633	1,035,392
Deposits from customers	21	33,941,350	32,574,185
Amounts due to subsidiaries		420,563	385,100
Other accounts and provisions		179,512	128,803
Deferred taxation	24	96,815	75,963
Taxation		9,171	9,769
Total liabilities		36,207,044	34,209,212
CAPITAL RESOURCES			
Share capital	22	217,500	217,500
Reserves	23	5,589,887	5,367,796
Shareholders' funds		5,807,387	5,585,296
TOTAL LIABILITIES AND CAPITAL RESOURCES		42,014,431	39,794,508

Approved and authorised for issue by the Board of Directors on 3 March 2005 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*