

CONSOLIDATED BALANCE SHEET

| | 30 June 2004 HK\$'000 | 31 December 2003 HK\$'000 |
|--|--------------------------|------------------------------|
| Assets | | |
| Cash and short-term funds | 12,434,983 | 12,001,888 |
| Placements with banks and other financial institutions maturing between one and twelve months | 1,061,865 | 1,243,771 |
| Trading securities | 215,946 | 220,969 |
| Advances and other accounts (including trade bills: HK\$73,776,000; 2003 : HK\$69,355,000) | 20,497,060 | 20,081,543 |
| Held-to-maturity securities | 3,216,504 | 3,104,561 |
| Certificates of deposit held | 1,118,014 | 1,292,407 |
| Investment securities | 340,085 | 319,947 |
| Interest in an associate <i>(Note 3)</i> | – | 396,448 |
| Interest in jointly controlled entities | 63,686 | 66,238 |
| Investment properties | 47,868 | 47,868 |
| Property and equipment | 1,161,715 | 1,165,276 |
| Total assets | <u>40,157,726</u> | <u>39,940,916</u> |
| Liabilities | | |
| Deposits and balances of banks and other financial institutions | 1,459,782 | 1,035,392 |
| Deposits from customers <i>(Note 8)</i> | 32,398,652 | 32,591,590 |
| Other accounts and provisions | 179,769 | 271,327 |
| Deferred taxation | 76,406 | 85,085 |
| Taxation | 44,712 | 13,114 |
| Total liabilities | <u>34,159,321</u> | <u>33,996,508</u> |
| Capital Resources | | |
| Share capital | <u>217,500</u> | <u>217,500</u> |
| Reserves | | |
| Share premium | 1,542,817 | 1,542,817 |
| Goodwill | 457 | (182) |
| Investment property revaluation reserve | 29,344 | 29,344 |
| Land and buildings revaluation reserve | 567,499 | 572,240 |
| Investment revaluation reserve | 104,192 | 74,473 |
| General reserve | 1,388,500 | 1,388,500 |
| Translation reserve | 1,609 | 2,586 |
| Dividend reserve | 73,950 | 152,250 |
| Retained profits | 1,970,627 | 1,870,905 |
| Current period / year profit | 101,910 | 93,975 |
| | <u>5,780,905</u> | <u>5,726,908</u> |
| Shareholders' funds | <u>5,998,405</u> | <u>5,944,408</u> |
| Total liabilities and capital resources | <u>40,157,726</u> | <u>39,940,916</u> |