

CONSOLIDATED BALANCE SHEET

as at 31 December 2003

	Note	2003 HK\$'000	2002 HK\$'000 (restated)
ASSETS			
Cash and short term funds	11	12,001,888	12,388,484
Placements with banks and other financial institutions maturing between one and twelve months		1,243,771	2,223,465
Trading securities	12	220,969	185,994
Advances and other accounts	13	20,081,543	19,589,201
Held-to-maturity securities	12	3,104,561	1,557,144
Certificates of deposit held	14	1,292,407	1,337,768
Other securities	12	319,947	256,312
Interest in an associate	16	396,448	362,777
Interests in jointly controlled entities	17	66,238	69,033
Investment properties	18	47,868	47,868
Property and equipment	19	1,165,276	1,170,950
TOTAL ASSETS		<u>39,940,916</u>	<u>39,188,996</u>
LIABILITIES			
Deposits and balances of banks and other financial institutions		1,035,392	420,845
Deposits from customers	20	32,591,590	32,492,252
Other accounts and provisions		271,327	390,182
Deferred taxation	23	85,085	79,629
Taxation		13,114	7,694
Total liabilities		<u>33,996,508</u>	<u>33,390,602</u>
CAPITAL RESOURCES			
Share capital	21	217,500	217,500
Reserves		5,726,908	5,580,894
Shareholders' funds		<u>5,944,408</u>	<u>5,798,394</u>
TOTAL LIABILITIES AND CAPITAL RESOURCES		<u>39,940,916</u>	<u>39,188,996</u>

Approved and authorised for issue by the Board of Directors on 10 March 2004 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*