

	<i>Note</i>	2003 HK\$'000	2002 HK\$'000 (restated)
ASSETS			
Cash and short term funds	11	12,001,888	12,171,935
Placements with banks and other financial institutions maturing between one and twelve months		1,243,771	2,223,465
Trading securities	12	220,575	185,660
Advances and other accounts	13	19,917,649	19,527,256
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	297,054	229,936
Interests in subsidiaries	15	550,031	550,174
Interest in an associate	16	392,883	359,058
Interests in jointly controlled entities	17	96,630	97,425
Investment properties	18	47,868	47,868
Property and equipment	19	629,191	636,386
TOTAL ASSETS		<u>39,794,508</u>	<u>38,924,075</u>
LIABILITIES			
Deposits and balances of banks and other financial institutions		1,035,392	420,845
Deposits from customers	20	32,574,185	32,467,498
Amounts due to subsidiaries		385,100	360,629
Other accounts and provisions		128,803	144,785
Deferred taxation	23	75,963	71,303
Taxation		9,769	4,329
Total liabilities		<u>34,209,212</u>	<u>33,469,389</u>
CAPITAL RESOURCES			
Share capital	21	217,500	217,500
Reserves	22	5,367,796	5,237,186
Shareholders' funds		<u>5,585,296</u>	<u>5,454,686</u>
TOTAL LIABILITIES AND CAPITAL RESOURCES		<u>39,794,508</u>	<u>38,924,075</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*