## **29. MATURITY PROFILES**

The maturity profiles of certain assets and liabilities of the Group and the Bank as at 31 December 2003 are analysed as follows: THE GROUP

			THE GR	OUP		
	Repayable on demand HK\$'000	Repayable within 3 months or less (except those repayable on demand) HK\$'000	Repayable after 3 months but within 1 year HK\$'000	Repayable after 1 year but within 5 years HK\$'000	Repayable after 5 years HK\$'000	Undated Total HK\$'000 HK\$'000
Assets	022 204	10 500 215	155 054	74 400	10.004	13 001 000
Cash and short-term funds Placements with banks and other financial institutions	933,204	<u>10,798,317</u> <u>1,116,125</u>	<u>175,874</u> <u>127,646</u>	<u> </u>	<u> </u>	<u> </u>
Advances to banks and other financial institutions	-	2,633	41,760	13,976	-	- 58,369
Advances to customers	1,989,555	2,992,788	2,919,657	6,890,735	4,509,465	883,065 20,185,265
Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held	120,572 	51,138 95,084 146,222 73,284	41,043 235,497 276,540 504,519	7,822 2,655,493 2,663,315 714,604	 	$ \begin{array}{r} - & 220,575 \\ - & 3,104,561 \\ \hline - & 3,325,136 \\ \hline \hline - & 1,292,407 \end{array} $
Liabilities Deposits and balances of banks and other financial institutions	38,070	997,322				
Deposits from customers	9,680,090	20,670,640	1,916,230	324,630		<u> </u>
			THE D	NITZ		
		Donovoblo	THE BA	ANK		
	<b>N</b> 11	Repayable within 3 months or	Repayable after 3	Repayable after		
	Repayable on demand HK\$'000	less (except those repayable on demand) HK\$'000	months but within 1 year HK\$'000	1 year but within 5 years HK\$'000	Repayable after 5 years HK\$2000	Undated Total HK\$'000 HK\$'000
Assets	on	those repayable	but within	but within		Undated Total HK\$'000 HK\$'000
<b>Assets</b> Cash and short-term funds Placements with banks and	on demand	those repayable on demand)	but within 1 year	but within 5 years	after 5 years	
Cash and short-term funds	on demand HK\$'000	those repayable on demand) HK\$'000	but within 1 year HK\$'000	but within 5 years HK\$'000	after 5 years HK\$'000	HK\$'000 HK\$'000
Cash and short-term funds Placements with banks and other financial institutions	on demand HK\$'000 933,204	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u> <u>2,633</u>	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u> <u>41,760</u>	but within 5 years HK\$'000 74,499 	after 5 years HK\$'000 	HK\$'000 HK\$'000 <u>12,001,888</u> <u>1,243,771</u> <u>58,369</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers	on demand HK\$'000	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u>	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u>	but within 5 years HK\$'000 <u>74,499</u> 	after 5 years HK\$'000	HK\$'000 HK\$'000 <u>12,001,888</u> <u>1,243,771</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions	on demand HK\$'000 933,204	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u> <u>2,633</u>	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u> <u>41,760</u>	but within 5 years HK\$'000 74,499 	after 5 years HK\$'000 	HK\$'000 HK\$'000 <u>12,001,888</u> <u>1,243,771</u> <u>58,369</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities	on demand HK\$'000 933,204 	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u> <u>2,633</u> <u>2,991,232</u> 51,138	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u> <u>41,760</u> <u>2,916,379</u> 41,043	but within 5 years HK\$'000 74,499 - - - - - - - - - - - - - - - - - -	after 5 years HK\$'000 <u>19,994</u> 	HK\$'000 HK\$'000 - 12,001,888 $- 1,243,771$ $- 58,369$ $- 58,369$ $- 58,369$ $- 20,173,497$ $- 220,575$
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held Liabilities Deposits and balances of	on demand HK\$'000 933,204 - - <u>1,989,555</u> 120,572	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u> <u>2,633</u> <u>2,991,232</u> 51,138 95,084	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u> <u>41,760</u> <u>2,916,379</u> <u>41,043</u> <u>235,497</u>	but within 5 years HK\$'000 <u>74,499</u> <u>-</u> <u>13,976</u> <u>6,886,424</u> 7,822 2,655,493	after 5 years HK\$'000 	HK\$'000 HK\$'000 <u>12,001,888</u> <u>1,243,771</u> <u>58,369</u> <u>882,120</u> <u>20,173,497</u> <u>220,575</u> <u>3,104,561</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held Liabilities	on demand HK\$'000 933,204 - - <u>1,989,555</u> 120,572	those repayable on demand) HK\$'000 <u>10,798,317</u> <u>1,116,125</u> <u>2,633</u> <u>2,991,232</u> 51,138 <u>95,084</u> <u>146,222</u>	but within 1 year HK\$'000 <u>175,874</u> <u>127,646</u> <u>41,760</u> <u>2,916,379</u> <u>41,043</u> <u>235,497</u> <u>276,540</u>	but within 5 years HK\$'000 74,499 <u>-</u> <u>13,976</u> <u>6,886,424</u> 7,822 2,655,493 2,663,315	after 5 years HK\$'000 	HK\$'000 HK\$'000 $- 12,001,888$ $- 1,243,771$ $- 58,369$ $\overline{882,120} 20,173,497$ $- 220,575$ $- 3,104,561$ $- 3,325,136$

## 29. MATURITY PROFILES - continued

The maturity profile of certain assets and liabilities of the Group and the Bank as at 31 December 2002 are analysed as follows: THE GROUP

			THE GR	OUP		
		Repayable				
		within 3	Repayable	Repayable		
		months or	after 3	after		
	Repayable	less (except	months	1 year		
	on	those repayable	but within	but within	Repayable	
	demand	on demand)	1 year	5 years	after 5 years	Undated Total
Agasta	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000 HK\$'000
Assets Cash and short-term funds	660 910	11 999 514	117 969	990 459	90.097	19 900 404
	668,318	11,333,514	117,263	239,452	29,937	12,388,484
Placements with banks and		1 000 905	941 070			0.000 405
other financial institutions		1,982,395	241,070			2,223,465
Advances to banks and other		44.001				14.000 50.000
financial institutions	-	44,961	-	-	-	<u>14,038</u> <u>58,999</u>
Advances to customers	2,542,913	3,226,712	2,032,931	6,493,420	4,606,342	748,217 19,650,535
Debt securities included in:						
- trading securities	42,390	44,052	76,382	22,836	-	- 185,660
- held-to-maturity securities		4,227	246,862	1,253,365	52,690	1,557,144
	42,390	48,279	323,244	1,276,201	52,690	_ 1,742,804
Certificates of deposit held		42,435	383,220	912,113	_	- 1,337,768
Liabilities						
Deposits and balances of						
banks and other financial						
institutions	37,854	382,991				420,845
Deposits from customers	6,925,674	23,296,487	1,931,036	339,055	-	- 32,492,252
			THE BA	ANK		
		Repayable				
		within 3	Repayable	Repayable		
		months or	after 3	after		
	Repayable	less (except	months	1 year	<b>D</b> 11	
	on demand	those repayable	but within	but within	Repayable	
	bremab	on domand)				
		on demand)	1 year	5 years	after 5 years	Undated Total
Acceta	HK\$'000	HK\$'000	HK\$'000	5 years HK\$'000	atter 5 years HK\$'000	Undated Total HK\$'000 HK\$'000
Assets Cash and short torm funds	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000 HK\$'000
Cash and short-term funds						
Cash and short-term funds Placements with banks and	HK\$'000	HK\$'000 11,333,514	HK\$ <sup>°</sup> 000 <u>114,245</u>	HK\$'000	HK\$'000	HK\$'000 HK\$'000 _ <u>12,171,935</u>
Cash and short-term funds Placements with banks and other financial institutions	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000 HK\$'000
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other	HK\$'000	HK\$'000 <u>11,333,514</u> <u>1,982,395</u>	HK\$ <sup>°</sup> 000 <u>114,245</u>	HK\$'000	HK\$'000	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions	HK\$'000 	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u>	HK\$'000 <u>114,245</u> <u>241,070</u>	HK\$'000 239,452 	HKŠ'000 	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers	HK\$'000	HK\$'000 <u>11,333,514</u> <u>1,982,395</u>	HK\$ <sup>°</sup> 000 <u>114,245</u>	HK\$'000	HK\$'000	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in:	HK\$'000 454,787 - 2,542,913	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u>	HK\$'000 239,452 - - 6,486,169	HKŠ'000 	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities	HK\$'000 454,787 	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u>	HK\$'000 <u>239,452</u> <u>-</u> <u>6,486,169</u> <u>22,836</u>	HK\$'000 <u>29,937</u> - <u>-</u> <u>4,603,778</u> -	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in:	HK\$`000 <u>454,787</u> <u>-</u> <u>2,542,913</u> <u>42,390</u> <u>-</u>	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>4,227</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities	HK\$'000 454,787 - 2,542,913	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>4,227</u> <u>48,279</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u> <u>323,244</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365 1,276,201	HK\$'000 <u>29,937</u> - <u>-</u> <u>4,603,778</u> -	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u> <u>1,742,804</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities	HK\$`000 <u>454,787</u> <u>-</u> <u>2,542,913</u> <u>42,390</u> <u>-</u>	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>4,227</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held Liabilities	HK\$`000 <u>454,787</u> <u>-</u> <u>2,542,913</u> <u>42,390</u> <u>-</u>	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>4,227</u> <u>48,279</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u> <u>323,244</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365 1,276,201	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u> <u>1,742,804</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held Liabilities Deposits and balances of	HK\$`000 <u>454,787</u> <u>-</u> <u>2,542,913</u> <u>42,390</u> <u>-</u>	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>4,227</u> <u>48,279</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u> <u>323,244</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365 1,276,201	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u> <u>1,742,804</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held <b>Liabilities</b> Deposits and balances of banks and other financial	HK\$`000 454,787 - 2,542,913 42,390 - 42,390 -	HK\$`000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>42,227</u> <u>48,279</u> <u>42,435</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u> <u>323,244</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365 1,276,201	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 - 12,171,935 - 2,223,465 14,038 58,999 747,686 19,632,601 - 185,660 - 1,557,144 - 1,742,804 - 1,337,768
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held Liabilities Deposits and balances of banks and other financial institutions	HK\$`000 <u>454,787</u> <u>-</u> <u>2,542,913</u> <u>42,390</u> <u>-</u>	HK\$'000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>42,227</u> <u>48,279</u> <u>42,435</u>	HK\$'000 114,245 241,070 2,027,412 76,382 246,862 323,244 383,220	HK\$'000 239,452 - - 6,486,169 22,836 1,253,365 1,276,201 912,113	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 <u>12,171,935</u> <u>2,223,465</u> <u>14,038</u> <u>58,999</u> <u>747,686</u> <u>19,632,601</u> <u>185,660</u> <u>1,557,144</u> <u>1,742,804</u> <u>1,337,768</u>
Cash and short-term funds Placements with banks and other financial institutions Advances to banks and other financial institutions Advances to customers Debt securities included in: - trading securities - held-to-maturity securities Certificates of deposit held <b>Liabilities</b> Deposits and balances of banks and other financial	HK\$`000 454,787 - 2,542,913 42,390 - 42,390 -	HK\$`000 <u>11,333,514</u> <u>1,982,395</u> <u>44,961</u> <u>3,224,643</u> <u>44,052</u> <u>42,227</u> <u>48,279</u> <u>42,435</u>	HK\$'000 <u>114,245</u> <u>241,070</u> <u>-</u> <u>2,027,412</u> <u>76,382</u> <u>246,862</u> <u>323,244</u>	HK\$'000 239,452 - 6,486,169 22,836 1,253,365 1,276,201	HKŠ'000 <u>29,937</u> <u>-</u> <u>4,603,778</u> <u>52,690</u>	HK\$'000 HK\$'000 - 12,171,935 - 2,223,465 14,038 58,999 747,686 19,632,601 - 185,660 - 1,557,144 - 1,742,804 - 1,337,768

## NOTES TO THE FINANCIAL STATEMENTS

## **30. RELATED PARTY TRANSACTIONS**

During the year, the Group entered into the following transactions with related parties:

	Interest, commission and rental income		Interest and rental expenses	
	2003 HK\$'000	2002 HK\$'000	2003 HK\$'000	2002 HK\$'000
Investing enterprises having significant influence on the Bank and their subsidiaries	8,214	16,460	13,430	12,472
Associate and jointly controlled entities	7,817	5,731	13,519	16,347
Directors and their associates	21,052	35,980	6,122	11,182

The above transactions were carried out at market price.

As the balance sheet date, the Group had the following outstanding balances with related parties:

	Amounts owed by related parties		Amounts owed to related parties	
	2003	2002	2003	2002
	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Investing enterprises having significant influence on the Bank				
and their subsidiaries	284,274	536,091	39,935	47,245
Associate and jointly controlled entities	432,008	398,978	231,061	172,841
Directors and their associates	688,347	853,022	538,381	556,618

The above outstanding balances bear interest at rates similar to those made available to non-related parties.