

CONSOLIDATED BALANCE SHEET

	30 June 2003 HK\$'000	31 December 2002 HK\$'000
Assets		
Cash and short-term funds	10,159,732	12,388,484
Placements with banks and other financial institutions maturing between one and twelve months	3,512,083	2,223,465
Trading securities	205,583	185,994
Advances and other accounts (including trade bills: HK\$72,989,000; 2002 : HK\$54,642,000)	19,103,243	19,589,201
Held-to-maturity securities	1,901,565	1,557,144
Certificates of deposit held	1,523,576	1,337,768
Other securities	272,204	256,312
Interest in an associate	369,864	362,777
Interest in jointly controlled entities	67,033	69,033
Investment properties	47,868	47,868
Property and equipment	1,173,759	1,170,950
Total assets	<u>38,336,510</u>	<u>39,188,996</u>
Liabilities		
Deposits and balances of banks and other financial institutions	417,489	420,845
Deposits from customers (<i>Note 9</i>)	31,830,194	32,492,252
Other accounts and provisions	181,776	390,182
Taxation	34,407	7,694
Deferred taxation (<i>Note 4</i>)	84,449	79,629
Total liabilities	<u>32,548,315</u>	<u>33,390,602</u>
Capital Resources		
Share capital	217,500	217,500
Reserves		
Share premium	1,542,817	1,542,817
Goodwill	(182)	(182)
Investment property revaluation reserve	29,344	29,344
Land and buildings revaluation reserve	572,241	582,694
Investment revaluation reserve	14,221	9,259
General reserve	1,200,000	1,200,000
Inner reserve	188,500	188,500
Translation reserve	5,233	5,307
Dividend reserve	65,250	152,250
Retained profits	1,870,905	1,776,994
Current period / year profit	82,366	93,911
	<u>5,570,695</u>	<u>5,580,894</u>
Shareholders' funds	<u>5,788,195</u>	<u>5,798,394</u>
Total liabilities and capital resources	<u>38,336,510</u>	<u>39,188,996</u>