

# NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2002

## 28. MATURITY PROFILES

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

	THE GROUP						
	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 more than 5 years HK\$'000	Undated HK\$'000	Total HK\$'000
<b>Assets</b>							
Cash and short-term funds	668,318	11,333,514	117,263	239,452	29,937	-	12,388,484
Placements with banks and other financial institutions	-	1,982,395	241,070	-	-	-	2,223,465
Advances to banks and other financial institutions	-	44,961	-	-	-	14,038	58,999
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
<b>Liabilities</b>							
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 BANK						
	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 more than 5 years HK\$'000	Undated HK\$'000	Total HK\$'000
<b>Assets</b>							
Cash and short-term funds	454,787	11,333,514	114,245	239,452	29,937	-	12,171,935
Placements with banks and other financial institutions	-	1,982,395	241,070	-	-	-	2,223,465
Advances to banks and other financial institutions	-	44,961	-	-	-	14,038	58,999
Advances to customers	2,542,913	3,224,643	2,027,412	6,486,169	4,603,778	747,686	19,632,601
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
<b>Liabilities</b>							
Deposits and balances of banks and other financial institutions	37,854	382,991	-	-	-	-	420,845
Deposits from customers	6,924,142	23,277,113	1,927,188	339,055	-	-	32,467,498

# NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2002

## 28. MATURITY PROFILES - continued

The maturity profile of certain assets and liabilities of the Group and the Bank as at 31 December 2001 are analysed as follows:

	THE GROUP						
	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 more than 5 years HK\$'000	Undated HK\$'000	Total HK\$'000
<b>Assets</b>							
Cash and short-term funds	668,677	13,141,485	356,782	72,958	29,937	-	14,269,839
Placements with banks and other financial institutions	-	2,200,011	1,001,727	-	-	-	3,201,738
Advances to banks and other financial institutions	3,356	-	-	-	27,291	-	30,647
Advances to customers	3,948,769	1,625,589	2,378,682	5,389,980	4,693,341	891,911	18,928,272
Debt securities included in:							
- trading securities	49,605	42,965	52,400	26,965	-	-	171,935
- held-to-maturity securities	-	-	161,989	280,205	52,680	-	494,874
	49,605	42,965	214,389	307,170	52,680	-	666,809
Certificates of deposit held	-	-	76,466	399,728	-	-	476,194
<b>Liabilities</b>							
Deposits and balances of banks and other financial institutions	186,473	357,733	-	-	-	-	544,206
Deposits from customers	6,208,540	23,798,315	2,634,775	44,090	-	-	32,685,720
	THE BANK						
	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 more than 5 years HK\$'000	Undated HK\$'000	Total HK\$'000
<b>Assets</b>							
Cash and short-term funds	668,672	13,141,485	356,782	69,940	29,937	-	14,266,816
Placements with banks and other financial institutions	-	2,200,011	1,001,727	-	-	-	3,201,738
Advances to banks and other financial institutions	3,356	-	-	-	27,291	-	30,647
Advances to customers	3,948,750	1,623,690	2,375,208	5,382,976	4,689,751	891,469	18,911,844
Debt securities included in:							
- trading securities	49,605	42,965	52,400	26,965	-	-	171,935
- held-to-maturity securities	-	-	161,989	280,205	52,680	-	494,874
	49,605	42,965	214,389	307,170	52,680	-	666,809
Certificates of deposit held	-	-	76,466	399,728	-	-	476,194
<b>Liabilities</b>							
Deposits and balances of banks and other financial institutions	186,473	357,733	-	-	-	-	544,206
Deposits from customers	6,207,815	23,765,010	2,624,573	43,790	-	-	32,641,188

# NOTES TO THE FINANCIAL STATEMENTS

for the year ended 31 December 2002

## 29. 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	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Investing enterprises having significant influence on the Bank and their subsidiaries	<u>16,460</u>	<u>28,258</u>	<u>12,472</u>	<u>14,411</u>
Associate and jointly controlled entities	<u>5,731</u>	<u>2,176</u>	<u>16,347</u>	<u>9,588</u>
Directors and their associates	<u>35,980</u>	<u>54,277</u>	<u>11,182</u>	<u>28,328</u>

The above transactions were carried out at market price.

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

	Amounts owed by related parties		Amounts owed to related parties	
	2002 HK\$'000	2001 HK\$'000	2002 HK\$'000	2001 HK\$'000
Investing enterprises having significant influence on the Bank and their subsidiaries	<u>509,732</u>	<u>504,390</u>	<u>47,245</u>	<u>74,897</u>
Associate and jointly controlled entities	<u>398,978</u>	<u>393,376</u>	<u>172,841</u>	<u>118,800</u>
Directors and their associates	<u>853,022</u>	<u>843,288</u>	<u>556,618</u>	<u>579,704</u>

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