

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> |