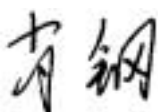


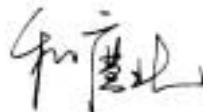
Consolidated Balance Sheet

	Note	At 30 June 2003 HK\$'m	As restated At 31 December 2002 HK\$'m
ASSETS			
Cash and short-term funds	17	94,830	115,075
Placements with banks and other financial institutions maturing between one and twelve months		91,688	80,159
Trade bills		708	592
Certificates of deposit held	18	18,795	17,528
Hong Kong SAR Government certificates of indebtedness	27	30,540	29,110
Held-to-maturity securities	19	92,875	94,227
Investment securities	20	53	46
Other investments in securities	21	74,708	64,360
Advances and other accounts	22	308,847	308,332
Investments in associates	25	399	483
Fixed assets	26	17,921	20,212
Other assets		4,130	5,412
Total assets		735,494	735,536
LIABILITIES			
Hong Kong SAR currency notes in circulation	27	30,540	29,110
Deposits and balances of banks and other financial institutions		38,485	29,957
Deposits from customers	28	585,135	600,977
Other accounts and provisions	30	22,850	17,707
Total liabilities		677,010	677,751
CAPITAL RESOURCES			
Minority interests		1,117	1,114
Share capital	32	52,864	52,864
Reserves	33	4,503	3,807
Shareholders' funds		57,367	56,671
Total capital resources		58,484	57,785
Total liabilities and capital resources		735,494	735,536

Approved by the Board of Directors on 5 September 2003 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director