

# CONSOLIDATED BALANCE SHEET

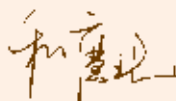
As at 31 December

	Note	2003 HK\$'m	As restated 2002 HK\$'m
<b>ASSETS</b>			
Cash and short-term funds	17	<b>134,106</b>	115,075
Placements with banks and other financial institutions maturing between one and twelve months		<b>78,240</b>	80,159
Trade bills		<b>691</b>	592
Certificates of deposit held	18	<b>18,776</b>	17,528
Hong Kong SAR Government certificates of indebtedness	27	<b>31,460</b>	29,110
Held-to-maturity securities	19	<b>101,065</b>	94,227
Investment securities	20	<b>53</b>	46
Other investments in securities	21	<b>71,400</b>	64,360
Advances and other accounts	22	<b>300,094</b>	308,332
Investments in associates	25	<b>278</b>	483
Fixed assets	26	<b>17,582</b>	20,212
Other assets		<b>8,842</b>	5,412
<b>Total assets</b>		<b>762,587</b>	735,536
<b>LIABILITIES</b>			
Hong Kong SAR currency notes in circulation	27	<b>31,460</b>	29,110
Deposits and balances of banks and other financial institutions		<b>41,347</b>	29,957
Deposits from customers	28	<b>600,642</b>	600,977
Certificates of deposit issued		<b>2,432</b>	–
Other accounts and provisions	30	<b>25,289</b>	17,707
<b>Total liabilities</b>		<b>701,170</b>	677,751
<b>CAPITAL RESOURCES</b>			
Minority interests		<b>1,156</b>	1,114
Share capital	32	<b>52,864</b>	52,864
Reserves	33	<b>7,397</b>	3,807
<b>Shareholders' funds</b>		<b>60,261</b>	56,671
<b>Total capital resources</b>		<b>61,417</b>	57,785
<b>Total liabilities and capital resources</b>		<b>762,587</b>	735,536

Approved by the Board of Directors on 22 March 2004 and signed on behalf of the Board by:



**XIAO Gang**  
Director



**HE Guangbei**  
Director