

(以港幣百萬元位列示)	(Figures in HK\$m)	附註 note	二零零四年 六月三十日 At 30 June 2004	二零零三年 六月三十日 At 30 June 2003	二零零三年 十二月三十一日 At 31 December 2003
資產					
庫存現金及短期資金	Cash and short-term funds	10	62,376	67,309	71,903
一個月以上之定期存放同業	Placings with banks maturing after one month	11	5,315	27,738	18,029
存款證	Certificates of deposit	12	31,478	29,625	28,683
持作買賣用途之證券	Securities held for dealing purposes	13	1,180	1,047	1,232
客戶貸款	Advances to customers	14	246,779	226,171	229,466
直屬控股公司及同母系 附屬公司欠款	Amounts due from immediate holding company and fellow subsidiary companies		5,777	7,596	13,715
長期投資	Long-term investments	15	120,997	99,077	113,881
聯營公司投資	Investments in associated companies	16	2,183	675	549
有形固定資產	Tangible fixed assets		11,056	9,555	9,565
其他資產	Other assets	17	16,788	13,515	15,936
			503,929	482,308	502,959
負債					
往來、儲蓄及其他存款	Current, savings and other deposit accounts	18	428,370	419,083	439,913
同業存款	Deposits from banks	19	6,082	2,359	1,202
直屬控股公司及同母系 附屬公司存款	Amounts due to immediate holding company and fellow subsidiary companies		7,530	757	2,412
其他負債	Other liabilities	20	19,878	18,850	19,147
			461,860	441,049	462,674
資本來源					
少數股東權益	Minority interests		724	529	644
股本	Share capital		9,559	9,559	9,559
儲備	Reserves		29,683	27,156	26,641
擬派股息	Proposed dividends		2,103	4,015	3,441
股東資金	Shareholders' funds	21	41,345	40,730	39,641
			42,069	41,259	40,285
			503,929	482,308	502,959
(以港幣元位列示)					
每股資產淨值	Net asset value per share		22.00	21.58	21.07