

# CONSOLIDATED BALANCE SHEET

	30 June 2004 HK\$'000	31 December 2003 HK\$'000
<b>Assets</b>		
Cash and short-term funds	12,434,983	12,001,888
Placements with banks and other financial institutions maturing between one and twelve months	1,061,865	1,243,771
Trading securities	215,946	220,969
Advances and other accounts (including trade bills: HK\$73,776,000; 2003 : HK\$69,355,000)	20,497,060	20,081,543
Held-to-maturity securities	3,216,504	3,104,561
Certificates of deposit held	1,118,014	1,292,407
Investment securities	340,085	319,947
Interest in an associate <i>(Note 3)</i>	–	396,448
Interest in jointly controlled entities	63,686	66,238
Investment properties	47,868	47,868
Property and equipment	1,161,715	1,165,276
Total assets	<u>40,157,726</u>	<u>39,940,916</u>
<b>Liabilities</b>		
Deposits and balances of banks and other financial institutions	1,459,782	1,035,392
Deposits from customers <i>(Note 8)</i>	32,398,652	32,591,590
Other accounts and provisions	179,769	271,327
Deferred taxation	76,406	85,085
Taxation	44,712	13,114
Total liabilities	<u>34,159,321</u>	<u>33,996,508</u>
<b>Capital Resources</b>		
Share capital	<u>217,500</u>	<u>217,500</u>
Reserves		
Share premium	1,542,817	1,542,817
Goodwill	457	(182)
Investment property revaluation reserve	29,344	29,344
Land and buildings revaluation reserve	567,499	572,240
Investment revaluation reserve	104,192	74,473
General reserve	1,388,500	1,388,500
Translation reserve	1,609	2,586
Dividend reserve	73,950	152,250
Retained profits	1,970,627	1,870,905
Current period / year profit	101,910	93,975
	<u>5,780,905</u>	<u>5,726,908</u>
Shareholders' funds	<u>5,998,405</u>	<u>5,944,408</u>
Total liabilities and capital resources	<u>40,157,726</u>	<u>39,940,916</u>