

SUPPLEMENTARY INFORMATION

(1) Advances and other accounts

	30 June 2004 HK\$'000	31 December 2003 HK\$'000
Advances to customers	20,676,738	20,185,265
Advances to banks and other financial institutions	64,284	58,369
Accrued interest and other accounts	251,483	409,497
Provision for bad and doubtful debts		
– Specific	(113,115)	(215,255)
– General	(249,665)	(215,730)
Interest in suspense	(132,665)	(140,603)
	<u>20,497,060</u>	<u>20,081,543</u>

(2) Gross amount of advances by significant industry sectors

	30 June 2004 HK\$'000	31 December 2003 HK\$'000
Loans for use in Hong Kong		
– Industrial, commercial and financial		
– Property development	1,443,988	1,612,317
– Property investment	4,299,399	3,897,463
– Financial concerns	2,118,798	1,598,067
– Stockbrokers	348,246	338,695
– Wholesale and retail trade	637,564	640,383
– Manufacturing	994,457	930,717
– Transport and transport equipment	505,793	388,258
– Others	3,050,685	3,302,408
– Individuals		
– Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme	978,529	1,034,119
– Loans for the purchase of other residential properties	2,696,311	2,848,979
– Credit card advances	72,881	83,110
– Others	1,014,592	1,027,973
Trade finance	644,860	702,168
Loans for use outside Hong Kong	<u>1,870,635</u>	<u>1,780,608</u>
	<u>20,676,738</u>	<u>20,185,265</u>

(3) Advances to customers - by geographical areas

The Group's gross advances to customers by countries or geographical areas after taking into account any risk transfers are as follows:

	Total advances to customers		Non-performing advances		Advances overdue for over three months	
	30 June 2004	31 December 2003	30 June 2004	31 December 2003	30 June 2004	31 December 2003
	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000	HK\$'000
Hong Kong	19,098,165	18,645,551	690,589	905,297	813,957	1,724,435
People's Republic of China	333,512	359,023	40,547	67,543	40,599	69,662
Macau	264,914	241,712	-	-	-	-
America	482,788	304,683	-	-	-	-
Others	497,359	634,296	-	-	-	-
	<u>20,676,738</u>	<u>20,185,265</u>	<u>731,136</u>	<u>972,840</u>	<u>854,556</u>	<u>1,794,097</u>

(4) Advances to customers on which interest is being placed in suspense or has ceased to be accrued

	30 June 2004	% of total	31 December 2003	% of total
	HK\$'000	advances	HK\$'000	advances
Gross advances	731,136	3.5	972,840	4.8
Specific provision	<u>(99,743)</u>		<u>(202,599)</u>	
	<u>631,393</u>		<u>770,241</u>	
Market value of collateral pledged	<u>653,226</u>		<u>775,624</u>	
Interest in suspense	<u>(132,665)</u>		<u>(140,603)</u>	

There are no advances to banks and other financial institutions on which interest is being placed in suspense or has ceased to be accrued.

SUPPLEMENTARY INFORMATION

(5) Cross-border claims

The Group's cross-border claims by countries or geographical areas which constitutes 10% or more of the relevant disclosure item after taking into account any risk transfers are as follows:

	30 June 2004			
	Banks and other financial institutions HK\$'000	Public sector entities HK\$'000	Others HK\$'000	Total HK\$'000
Asia Pacific excluding Hong Kong	3,814,228	102,447	602,207	4,518,882
North and South America	1,614,311	16,168	919,298	2,549,777
– of which – United States	880,205	15,523	916,834	1,812,562
Europe	9,004,601	3,248	49,358	9,057,207
– of which – Germany	2,434,560	1,117	3,558	2,439,235
– United Kingdom	<u>1,837,225</u>	<u>1,797</u>	<u>39,554</u>	<u>1,878,576</u>
	31 December 2003			
	Banks and other financial institutions HK\$'000	Public sector entities HK\$'000	Others HK\$'000	Total HK\$'000
Asia Pacific excluding Hong Kong	4,452,886	92,751	754,787	5,300,424
North and South America	1,502,657	3,149	810,817	2,316,623
Europe	8,214,313	–	38,878	8,253,191
– of which – Germany	1,930,690	–	–	1,930,690
– United Kingdom	<u>2,384,124</u>	<u>–</u>	<u>38,878</u>	<u>2,423,002</u>