

CONSOLIDATED BALANCE SHEET

| | 30 June 2005 HK\$'000 | 31 December 2004 HK\$'000 (restated) |
|---|--------------------------|--|
| Assets | | |
| Cash and short-term funds | 12,041,176 | 13,606,947 |
| Placements with banks and other financial institutions maturing between one and twelve months | 2,325,839 | 1,544,695 |
| Certificates of deposit held | 1,227,486 | 1,309,515 |
| Trading securities | – | 234,663 |
| Securities measured at fair value through profit or loss | 971,534 | – |
| Advances and other accounts (including trade bills: HK\$115,533,000; 2004 : HK\$89,366,000) | 22,207,914 | 20,246,034 |
| Held-to-maturity securities | 4,966,565 | 3,388,300 |
| Other securities | – | 377,847 |
| Available-for-sale securities | 640,119 | – |
| Goodwill | 113,865 | – |
| Interest in jointly controlled entities | 90,443 | 68,875 |
| Investment properties | 69,360 | 69,360 |
| Property and equipment | 1,262,652 | 1,264,640 |
| Total assets | <u>45,916,953</u> | <u>42,110,876</u> |
| Equity and Liabilities | | |
| Deposits and balances of banks and other financial institutions | 1,194,556 | 1,559,633 |
| Deposits from customers (Note 8) | 37,717,697 | 33,951,631 |
| Other accounts and provisions | 537,745 | 279,129 |
| Deferred tax liabilities | 107,083 | 106,109 |
| Taxation | 29,894 | 11,187 |
| Total liabilities | <u>39,586,975</u> | <u>35,907,689</u> |
| Share capital | 217,500 | 217,500 |
| Reserves | | |
| Share premium | 1,542,817 | 1,542,817 |
| Goodwill | (182) | (182) |
| Land and buildings revaluation reserve | 642,178 | 643,724 |
| Investment revaluation reserve | 124,177 | 130,689 |
| General reserve | 1,388,500 | 1,388,500 |
| Translation reserve | (480) | (26) |
| Regulatory reserve | 110,682 | – |
| Dividend reserve | 78,300 | 174,000 |
| Retained profits | 2,112,797 | 2,000,120 |
| Current period / year profit | 113,689 | 106,045 |
| Total Reserves | <u>6,112,478</u> | <u>5,985,687</u> |
| Shareholders' funds | 6,329,978 | 6,203,187 |
| Total liabilities and capital resources | <u>45,916,953</u> | <u>42,110,876</u> |