

Consolidated Balance Sheet

	Note	At 30 June 2004 HK\$'m	(Audited) At 31 December 2003 HK\$'m
ASSETS			
Cash and short-term funds	11	126,705	134,106
Placements with banks and other financial institutions maturing between one and twelve months		78,753	78,240
Trade bills		991	691
Certificates of deposit held	12	18,837	18,776
Hong Kong SAR Government certificates of indebtedness		35,320	31,460
Held-to-maturity securities	13	156,694	101,065
Investment securities	14	53	53
Other investments in securities	15	8,199	71,400
Advances and other accounts	16	302,435	300,094
Investments in associates		130	278
Fixed assets		17,144	17,582
Other assets		6,756	8,842
Total assets		752,017	762,587
LIABILITIES			
Hong Kong SAR currency notes in circulation		35,320	31,460
Deposits and balances of banks and other financial institutions		64,156	41,347
Deposits from customers	17	564,149	600,642
Certificates of deposit issued		2,423	2,432
Other accounts and provisions	19	22,336	25,289
Total liabilities		688,384	701,170
CAPITAL RESOURCES			
Minority interests		1,177	1,156
Share capital	21	52,864	52,864
Reserves	22	9,592	7,397
Shareholders' funds		62,456	60,261
Total capital resources		63,633	61,417
Total liabilities and capital resources		752,017	762,587