

CONSOLIDATED BALANCE SHEET

	Notes	(Unaudited) At 30 June 2005 HK\$'m	(Audited) At 31 December 2004 HK\$'m
ASSETS			
Cash and short-term funds	17	113,792	102,647
Placements with banks and other financial institutions maturing between one and twelve months		60,196	107,581
Trade bills		1,251	1,086
Certificates of deposit held	18	19,440	22,338
Hong Kong SAR Government certificates of indebtedness		33,900	34,760
Available-for-sale securities	19	49,433	–
Held-to-maturity securities	20	153,912	181,050
Investment securities	21	–	50
Other investments in securities	22	–	8,288
Trading securities and other financial instruments at fair value through profit or loss	23	11,031	–
Derivative financial instruments	24	4,711	–
Advances and other accounts	25	336,290	309,211
Interests in associates		57	62
Fixed assets		15,802	16,496
Investment properties		6,393	5,381
Deferred tax assets	29	8	12
Other assets		7,119	7,814
Total assets		813,335	796,776
LIABILITIES			
Hong Kong SAR currency notes in circulation		33,900	34,760
Deposits and balances of banks and other financial institutions		38,471	34,440
Deposits from customers	26	627,298	631,330
Trading liabilities and other financial instruments at fair value through profit or loss	27	8,339	–
Derivative financial instruments	24	3,619	–
Certificates of deposit issued		3,746	3,788
Deferred tax liabilities	29	2,407	947
Other accounts and provisions	30	20,890	21,751
Total liabilities		738,670	727,016
CAPITAL RESOURCES			
Minority interests		1,294	1,239
Share capital	31	52,864	52,864
Reserves	32	20,507	15,657
Shareholders' funds		73,371	68,521
Total capital resources		74,665	69,760
Total liabilities and capital resources		813,335	796,776