

Consolidated Balance Sheet

綜合資產負債表

At 31 December 2005
於二零零五年十二月三十一日

| | Note 附註 | 2005 於二零零五年 HK\$'000 千港元 | 2004 於二零零四年 HK\$'000 千港元 (restated) (重列) |
|---|------------|-----------------------------------|---|
| ASSETS | | | |
| Cash and short term funds | 16 | 10,157,048 | 5,481,468 |
| Placements with banks maturing between one and twelve months | 17 | 1,573,939 | 5,813,775 |
| Trading securities | 18 | 395,081 | 2,261,707 |
| Other financial instruments designated as at fair value through profit or loss | 19 | 646,707 | 0 |
| Derivative financial instruments | 20 | 330,364 | 0 |
| Advances to customers less impairment | 21 | 21,375,566 | 18,002,299 |
| Accrued interest and other accounts | | 643,764 | 906,947 |
| Available-for-sale/Non-trading securities | 22 | 13,523,761 | 12,083,227 |
| Investment in associated company | 23 | 6,470 | 6,648 |
| Fixed assets | 25 | 1,150,838 | 1,204,710 |
| | | 49,803,538 | 45,760,781 |
| LIABILITIES | | | |
| Deposits and balances of banks and other financial institutions | 26 | 1,195,791 | 4,098,985 |
| Deposits from customers | 27 | 32,543,110 | 30,085,730 |
| Certificates of deposit issued | 28 | 3,805,341 | 2,367,912 |
| Derivative financial instruments | 20 | 355,114 | 0 |
| Trading liabilities | 29 | 1,125,534 | 2,237,272 |
| Other accounts and liabilities | 30 | 7,029,732 | 3,268,110 |
| | | 46,054,622 | 42,058,009 |
| CAPITAL RESOURCES | | | |
| Share capital | 31 | 1,172,160 | 1,172,160 |
| Share premium | 32 | 749,778 | 749,778 |
| Reserves | 33 | 1,826,978 | 1,780,834 |
| Shareholders' funds | | 3,748,916 | 3,702,772 |
| | | 49,803,538 | 45,760,781 |

Approved and authorised for issue by the Board of Directors on
1 March 2006.

Ming-Hsing (Richard) Tsai
Director
蔡明興
董事

Jin-Yi Lee
Director
李晉頤
董事

Robert James Kenrick
Director
甘禮傑
董事

The notes on pages 38 to 159 form part of these financial
statements.

經董事會於二零零六年三月一日通過及授權頒佈。

載於第38頁至第159頁之賬目附註為此等財務報告
之一部份。