

# CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2005 HK\$'m	2004 HK\$'m
<b>ASSETS</b>			
Cash and short-term funds	22	115,575	102,647
Placements with banks and other financial institutions maturing between one and twelve months		47,611	107,581
Trade bills		3,039	1,086
Trading securities and other financial instruments at fair value through profit or loss	23	9,652	–
Derivative financial instruments	24	5,184	–
Hong Kong SAR Government certificates of indebtedness		32,630	34,760
Certificates of deposit held	25	19,464	22,338
Advances and other accounts	26	335,355	309,211
Investment in securities			
– Available-for-sale securities	29	42,794	–
– Held-to-maturity securities	30	164,042	181,050
– Loans and receivables	31	13,080	–
– Investment securities	32	–	50
– Other investments in securities	33	–	8,288
Interests in associates	35	61	62
Fixed assets	36	18,316	16,496
Investment properties	37	7,539	5,381
Deferred tax assets	43	4	12
Other assets	38	7,759	7,814
Total assets		822,105	796,776
<b>LIABILITIES</b>			
Hong Kong SAR currency notes in circulation	39	32,630	34,760
Deposits and balances of banks and other financial institutions		40,655	34,440
Trading liabilities and other financial instruments at fair value through profit or loss	40	7,924	–
Derivative financial instruments	24	4,193	–
Deposits from customers	41	633,091	631,330
Certificates of deposit issued			
– at fair value through profit or loss	40	3,829	–
– at amortised cost		136	3,788
Deferred tax liabilities	43	3,055	947
Other accounts and provisions	44	15,859	21,751
Total liabilities		741,372	727,016
<b>EQUITY</b>			
Minority interests		1,298	1,239
Share capital	45	52,864	52,864
Reserves	46	26,571	15,657
Capital and reserves attributable to the equity holders of the Company		79,435	68,521
Total equity		80,733	69,760
Total liabilities and equity		822,105	796,776

Approved by the Board of Directors on 23 March 2006 and signed on behalf of the Board by:



**XIAO Gang**  
Director



**HE Guangbei**  
Director

