

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2006 HK\$'m	Restated 2005 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	23	30,973	30,704
Placements with banks and other financial institutions	24	130,636	125,862
Trading securities and other financial instruments at fair value through profit or loss	26	28,294	20,365
Derivative financial instruments	27	7,393	5,184
Hong Kong SAR Government certificates of indebtedness		34,750	32,630
Advances and other accounts	28	352,858	338,403
Investment in securities			
– Available-for-sale securities	30	100,389	52,243
– Held-to-maturity securities	31	165,588	178,521
– Loans and receivables	32	36,114	13,080
Interests in associates	34	60	61
Properties, plant and equipment	35	19,740	18,491
Investment properties	36	7,481	7,626
Deferred tax assets	43	69	68
Other assets	37	14,608	7,764
Total assets		928,953	831,002
LIABILITIES			
Hong Kong SAR currency notes in circulation		34,750	32,630
Deposits and balances of banks and other financial institutions		49,034	40,655
Trading liabilities and other financial instruments at fair value through profit or loss	39	12,629	7,924
Derivative financial instruments	27	4,052	4,193
Deposits from customers	40	694,691	632,658
Certificates of deposit issued			
– at fair value through profit or loss		2,498	3,829
– at amortised cost		–	136
Insurance contract liabilities	42	14,239	7,968
Current tax liabilities		1,128	889
Deferred tax liabilities	43	3,391	3,055
Other accounts and provisions		25,901	15,352
Total liabilities		842,313	749,289
EQUITY			
Share capital	44	52,864	52,864
Reserves	45	31,791	27,071
Capital and reserves attributable to the equity holders of the Company		84,655	79,935
Minority interests		1,985	1,778
Total equity		86,640	81,713
Total liabilities and equity		928,953	831,002

The notes on pages 93 to 180 are an integral part of these financial statements.

Approved by the Board of Directors on 22 March 2007 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director