

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2007 HK\$'m	2006 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	23	159,065	105,236
Placements with banks and other financial institutions maturing between one and twelve months		53,154	56,373
Financial assets at fair value through profit or loss	24	34,440	28,294
Derivative financial instruments	25	14,477	7,393
Hong Kong SAR Government certificates of indebtedness		32,770	34,750
Advances and other accounts	26	420,234	352,858
Investment in securities	28	301,183	302,091
Interests in associates	30	83	60
Investment properties	31	8,058	7,481
Properties, plant and equipment	32	23,293	19,740
Deferred tax assets	39	23	69
Other assets	33	20,857	14,608
Total assets		1,067,637	928,953
LIABILITIES			
Hong Kong SAR currency notes in circulation	34	32,770	34,750
Deposits and balances of banks and other financial institutions		60,599	49,034
Financial liabilities at fair value through profit or loss	35	11,405	15,127
Derivative financial instruments	25	11,092	4,052
Deposits from customers	36	793,606	694,691
Debt securities in issue at amortised cost		2,089	–
Other accounts and provisions	37	33,344	25,901
Current tax liabilities		1,210	1,128
Deferred tax liabilities	39	3,967	3,391
Insurance contract liabilities	40	22,497	14,239
Total liabilities		972,579	842,313
EQUITY			
Share capital	41	52,864	52,864
Reserves	42	39,978	31,791
Capital and reserves attributable to the equity holders of the Company		92,842	84,655
Minority interests		2,216	1,985
Total equity		95,058	86,640
Total liabilities and equity		1,067,637	928,953

The notes on pages 98 to 215 are an integral part of these financial statements.

Approved by the Board of Directors on 25 March 2008 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director