

CONSOLIDATED BALANCE SHEET

		(Unaudited) At 30 June 2007 HK\$'m	(Audited) At 31 December 2006 HK\$'m
	Notes		
ASSETS			
Cash and balances with banks and other financial institutions	21	122,768	105,236
Placements with banks and other financial institutions maturing between one and twelve months		60,804	56,373
Financial assets at fair value through profit or loss	22	27,876	28,294
Derivative financial instruments	23	10,106	7,393
Hong Kong SAR Government certificates of indebtedness		34,100	34,750
Advances and other accounts	24	399,591	352,858
Investment in securities	25	301,686	302,091
Interests in associates		56	60
Investment properties	26	7,636	7,481
Properties, plant and equipment	27	20,999	19,740
Deferred tax assets	33	70	69
Other assets	28	61,403	14,608
Total assets		1,047,095	928,953
LIABILITIES			
Hong Kong SAR currency notes in circulation		34,100	34,750
Deposits and balances of banks and other financial institutions		46,718	49,034
Financial liabilities at fair value through profit or loss	29	18,204	15,127
Derivative financial instruments	23	6,150	4,052
Deposits from customers	30	803,914	694,691
Debt securities in issue at amortised cost		283	–
Other accounts and provisions	31	25,854	25,901
Current tax liabilities		2,094	1,128
Deferred tax liabilities	33	3,518	3,391
Insurance contract liabilities	34	16,435	14,239
Total liabilities		957,270	842,313
EQUITY			
Share capital	35	52,864	52,864
Reserves	36	34,885	31,791
Capital and reserves attributable to the equity holders of the Company		87,749	84,655
Minority interests		2,076	1,985
Total equity		89,825	86,640
Total liabilities and equity		1,047,095	928,953

The notes on pages 44 to 94 are an integral part of these consolidated financial statements.