

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2008 HK\$'m	2007 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	23	153,269	159,065
Placements with banks and other financial institutions maturing between one and twelve months		89,718	53,154
Financial assets at fair value through profit or loss	24	43,812	34,440
Derivative financial instruments	25	19,628	14,477
Hong Kong SAR Government certificates of indebtedness		34,200	32,770
Advances and other accounts	26	469,493	420,234
Investment in securities	28	291,681	301,183
Interests in associates	30	88	83
Investment properties	31	7,727	8,058
Properties, plant and equipment	32	22,795	23,293
Deferred tax assets	39	154	23
Other assets	33	14,679	20,857
Total assets		1,147,244	1,067,637
LIABILITIES			
Hong Kong SAR currency notes in circulation	34	34,200	32,770
Deposits and balances of banks and other financial institutions		88,779	60,599
Financial liabilities at fair value through profit or loss	35	21,938	11,405
Derivative financial instruments	25	20,450	11,092
Deposits from customers	36	802,577	793,606
Debt securities in issue at amortised cost		1,042	2,089
Other accounts and provisions	37	34,873	33,344
Current tax liabilities		441	1,210
Deferred tax liabilities	39	2,799	3,967
Insurance contract liabilities	40	28,274	22,497
Subordinated liabilities	41	27,339	–
Total liabilities		1,062,712	972,579
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	29,855	39,978
Capital and reserves attributable to the equity holders of the Company		82,719	92,842
Minority interests		1,813	2,216
Total equity		84,532	95,058
Total liabilities and equity		1,147,244	1,067,637

The notes on pages 101 to 223 are an integral part of these financial statements.

Approved by the Board of Directors on 24 March 2009 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director