

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2009 HK\$'m	2008 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	23	160,788	153,269
Placements with banks and other financial institutions maturing between one and twelve months		60,282	89,718
Financial assets at fair value through profit or loss	24	44,594	43,812
Derivative financial instruments	25	17,584	19,628
Hong Kong SAR Government certificates of indebtedness		38,310	34,200
Advances and other accounts	26	527,135	469,493
Investment in securities	28	313,755	291,681
Interests in associates	30	217	88
Investment properties	31	9,364	7,727
Properties, plant and equipment	32	26,286	22,795
Deferred tax assets	39	149	154
Other assets	33	14,327	14,679
Total assets		1,212,791	1,147,244
LIABILITIES			
Hong Kong SAR currency notes in circulation	34	38,310	34,200
Deposits and balances of banks and other financial institutions		99,647	88,779
Financial liabilities at fair value through profit or loss	35	16,288	21,938
Derivative financial instruments	25	13,967	20,450
Deposits from customers	36	842,321	802,577
Debt securities in issue at amortised cost		–	1,042
Other accounts and provisions	37	29,930	34,873
Current tax liabilities		1,918	441
Deferred tax liabilities	39	4,591	2,799
Insurance contract liabilities	40	33,408	28,274
Subordinated liabilities	41	26,776	27,339
Total liabilities		1,107,156	1,062,712
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	50,038	29,855
Capital and reserves attributable to the equity holders of the Company		102,902	82,719
Non-controlling interests		2,733	1,813
Total equity		105,635	84,532
Total liabilities and equity		1,212,791	1,147,244

The notes on pages 114 to 239 are an integral part of these financial statements.

Approved by the Board of Directors on 23 March 2010 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director