

# CONDENSED CONSOLIDATED BALANCE SHEET

		<b>(Unaudited)</b> <b>At 30 June</b> <b>2009</b> <b>HK\$'m</b>	(Audited) At 31 December 2008 HK\$'m
	Notes		
<b>ASSETS</b>			
Cash and balances with banks and other financial institutions	20	<b>113,032</b>	153,269
Placements with banks and other financial institutions maturing between one and twelve months		<b>111,655</b>	89,718
Financial assets at fair value through profit or loss	21	<b>31,678</b>	43,812
Derivative financial instruments	22	<b>17,263</b>	19,628
Hong Kong SAR Government certificates of indebtedness		<b>36,570</b>	34,200
Advances and other accounts	23	<b>485,356</b>	469,493
Investment in securities	24	<b>297,630</b>	291,681
Interests in associates		<b>86</b>	88
Investment properties	25	<b>8,314</b>	7,727
Properties, plant and equipment	26	<b>23,773</b>	22,795
Deferred tax assets	32	<b>160</b>	154
Other assets	27	<b>20,633</b>	14,679
Total assets		<b>1,146,150</b>	1,147,244
<b>LIABILITIES</b>			
Hong Kong SAR currency notes in circulation		<b>36,570</b>	34,200
Deposits and balances of banks and other financial institutions		<b>77,116</b>	88,779
Financial liabilities at fair value through profit or loss	28	<b>10,862</b>	21,938
Derivative financial instruments	22	<b>12,767</b>	20,450
Deposits from customers	29	<b>820,977</b>	802,577
Debt securities in issue at amortised cost		<b>136</b>	1,042
Other accounts and provisions	30	<b>31,545</b>	34,873
Current tax liabilities		<b>1,498</b>	441
Deferred tax liabilities	32	<b>3,679</b>	2,799
Insurance contract liabilities	33	<b>27,695</b>	28,274
Subordinated liabilities	34	<b>27,339</b>	27,339
Total liabilities		<b>1,050,184</b>	1,062,712
<b>EQUITY</b>			
Share capital	35	<b>52,864</b>	52,864
Reserves	36	<b>41,285</b>	29,855
Capital and reserves attributable to the equity holders of the Company		<b>94,149</b>	82,719
Minority interests		<b>1,817</b>	1,813
Total equity		<b>95,966</b>	84,532
Total liabilities and equity		<b>1,146,150</b>	1,147,244

The notes on pages 50 to 122 are an integral part of this interim financial information.