

CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2011 HK\$'m	2010 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	22	278,795	415,812
Placements with banks and other financial institutions maturing between one and twelve months		107,910	39,499
Financial assets at fair value through profit or loss	23	48,602	69,876
Derivative financial instruments	24	26,787	23,854
Hong Kong SAR Government certificates of indebtedness		65,890	46,990
Advances and other accounts	25	755,229	645,424
Investment in securities	27	376,998	360,184
Interests in associates	29	234	212
Investment properties	30	12,441	10,342
Properties, plant and equipment	31	39,650	31,049
Deferred tax assets	39	210	157
Other assets	32	25,764	17,641
Total assets		1,738,510	1,661,040
LIABILITIES			
Hong Kong SAR currency notes in circulation	33	65,890	46,990
Deposits and balances from banks and other financial institutions		236,694	313,784
Financial liabilities at fair value through profit or loss	34	3,237	25,493
Derivative financial instruments	24	22,281	21,355
Deposits from customers	35	1,145,951	1,027,033
Debt securities in issue at amortised cost	36	5,985	–
Other accounts and provisions	37	41,811	35,480
Current tax liabilities		2,237	1,726
Deferred tax liabilities	39	5,365	4,206
Insurance contract liabilities	40	47,220	39,807
Subordinated liabilities	41	28,656	26,877
Total liabilities		1,605,327	1,542,751
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	76,901	62,317
Capital and reserves attributable to the equity holders of the Company		129,765	115,181
Non-controlling interests		3,418	3,108
Total equity		133,183	118,289
Total liabilities and equity		1,738,510	1,661,040

The notes on pages 110 to 237 are an integral part of these financial statements.

Approved by the Board of Directors on 29 March 2012 and signed on behalf of the Board by:



XIAO Gang
Director



HE Guangbei
Director