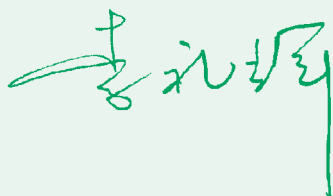


CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2012 HK\$'m	2011 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	22	198,748	278,795
Placements with banks and other financial institutions maturing between one and twelve months		66,025	107,910
Financial assets at fair value through profit or loss	23	49,332	48,602
Derivative financial instruments	24	31,339	26,787
Hong Kong SAR Government certificates of indebtedness		82,930	65,890
Advances and other accounts	25	819,739	755,229
Investment in securities	27	482,364	376,998
Interests in associates	29	259	234
Investment properties	30	14,364	12,441
Properties, plant and equipment	31	48,743	39,650
Deferred tax assets	39	89	210
Other assets	32	36,831	25,764
Total assets		1,830,763	1,738,510
LIABILITIES			
Hong Kong SAR currency notes in circulation	33	82,930	65,890
Deposits and balances from banks and other financial institutions		179,206	236,694
Financial liabilities at fair value through profit or loss	34	20,172	3,237
Derivative financial instruments	24	21,214	22,281
Deposits from customers	35	1,226,290	1,145,951
Debt securities in issue at amortised cost	36	5,923	5,985
Other accounts and provisions	37	47,983	41,811
Current tax liabilities		1,873	2,237
Deferred tax liabilities	39	7,406	5,365
Insurance contract liabilities	40	53,937	47,220
Subordinated liabilities	41	28,755	28,656
Total liabilities		1,675,689	1,605,327
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	98,105	76,901
Capital and reserves attributable to the equity holders of the Company		150,969	129,765
Non-controlling interests		4,105	3,418
Total equity		155,074	133,183
Total liabilities and equity		1,830,763	1,738,510

The notes on pages 110 to 231 are an integral part of these financial statements.

Approved by the Board of Directors on 26 March 2013 and signed on behalf of the Board by:



LI Lihui
Director



HE Guangbei
Director