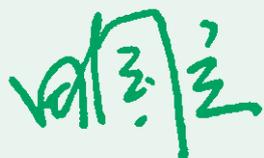


CONSOLIDATED BALANCE SHEET

As at 31 December	Notes	2013 HK\$'m	2012 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	22	353,741	198,748
Placements with banks and other financial institutions maturing between one and twelve months		46,694	66,025
Financial assets at fair value through profit or loss	23	43,493	49,332
Derivative financial instruments	24	25,348	31,339
Hong Kong SAR Government certificates of indebtedness		99,190	82,930
Advances and other accounts	25	924,943	819,739
Investment in securities	27	440,720	482,364
Interests in associates and a joint venture	29	292	259
Investment properties	30	14,597	14,364
Properties, plant and equipment	31	52,358	48,743
Deferred tax assets	39	304	89
Other assets	32	45,256	36,831
Total assets		2,046,936	1,830,763
LIABILITIES			
Hong Kong SAR currency notes in circulation	33	99,190	82,930
Deposits and balances from banks and other financial institutions		278,273	179,206
Financial liabilities at fair value through profit or loss	34	13,580	20,172
Derivative financial instruments	24	18,912	21,214
Deposits from customers	35	1,324,148	1,226,290
Debt securities in issue at amortised cost	36	5,684	5,923
Other accounts and provisions	37	48,149	47,983
Current tax liabilities		2,562	1,873
Deferred tax liabilities	39	6,944	7,406
Insurance contract liabilities	40	66,637	53,937
Subordinated liabilities	41	19,849	28,755
Total liabilities		1,883,928	1,675,689
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	105,949	98,105
Capital and reserves attributable to the equity holders of the Company		158,813	150,969
Non-controlling interests		4,195	4,105
Total equity		163,008	155,074
Total liabilities and equity		2,046,936	1,830,763

The notes on pages 106 to 241 are an integral part of these financial statements.

Approved by the Board of Directors on 26 March 2014 and signed on behalf of the Board by:



TIAN Guoli
Director



HE Guangbei
Director