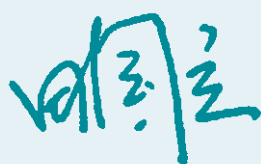


Consolidated Balance Sheet

As at 31 December	Notes	2014 HK\$'m	2013 HK\$'m
ASSETS			
Cash and balances with banks and other financial institutions	22	398,673	353,741
Placements with banks and other financial institutions maturing between one and twelve months		37,436	46,694
Financial assets at fair value through profit or loss	23	53,994	43,493
Derivative financial instruments	24	33,353	25,348
Hong Kong SAR Government certificates of indebtedness		90,770	99,190
Advances and other accounts	25	1,014,129	924,943
Investment in securities	27	438,826	440,720
Interests in associates and a joint venture	29	324	292
Investment properties	30	14,559	14,597
Properties, plant and equipment	31	55,207	52,358
Deferred tax assets	39	167	304
Other assets	32	51,929	45,256
Total assets		2,189,367	2,046,936
LIABILITIES			
Hong Kong SAR currency notes in circulation	33	90,770	99,190
Deposits and balances from banks and other financial institutions		235,780	278,273
Financial liabilities at fair value through profit or loss	34	12,260	13,580
Derivative financial instruments	24	20,787	18,912
Deposits from customers	35	1,480,109	1,324,148
Debt securities and certificates of deposit in issue	36	11,901	5,684
Other accounts and provisions	37	51,957	48,149
Current tax liabilities		2,778	2,562
Deferred tax liabilities	39	8,081	6,944
Insurance contract liabilities	40	73,796	66,637
Subordinated liabilities	41	19,676	19,849
Total liabilities		2,007,895	1,883,928
EQUITY			
Share capital	42	52,864	52,864
Reserves	43	123,850	105,949
Capital and reserves attributable to the equity holders of the Company		176,714	158,813
Non-controlling interests		4,758	4,195
Total equity		181,472	163,008
Total liabilities and equity		2,189,367	2,046,936

The notes on pages 118 to 261 are an integral part of these financial statements.

Approved by the Board of Directors on 25 March 2015 and signed on behalf of the Board by:



TIAN Guoli
Director



YUE YI
Director