



# FINANCIAL STATEMENTS

## CONTENTS

<b>81 CONSOLIDATED INCOME STATEMENT</b>	13 Dividends per share	36 Subordinated liabilities
<b>82 CONSOLIDATED BALANCE SHEET</b>	14 Segmental analysis	37 Share capital
<b>83 BALANCE SHEET</b>	15 Analysis of assets and liabilities by remaining maturity	38 Reserves
<b>84 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY</b>	16 Cash and balances with banks and other financial institutions	39 Reconciliation of cash flow statement
<b>86 CONSOLIDATED CASH FLOW STATEMENT</b>	17 Placings with and advances to banks and other financial institutions	40 Contingent liabilities, commitments and derivatives
<b>87 NOTES TO THE FINANCIAL STATEMENTS</b>	18 Trading assets	41 Assets pledged as security for liabilities
1 Basis of preparation	19 Financial assets designated at fair value	42 Capital commitments
2 Nature of business	20 Advances to customers	43 Lease commitments
3 Principal accounting policies	21 Financial investments	44 Employee retirement benefits
4 Changes in accounting policies	22 Investments in subsidiaries	45 Share-based payments
5 Accounting estimates and judgements	23 Investments in associates	46 Cross-border claims
6 Possible impacts of amendments, new standards and interpretations issued but not yet effective for the annual accounting period ended 31 December 2005	24 Investment properties	47 Capital adequacy ratios
7 Operating profit	25 Premises, plant and equipment	48 Liquidity ratio
8 Profit on disposal of fixed assets and financial investments	26 Interest in leasehold land held for own use under operating lease	49 Material related-party transactions
9 Net surplus on property revaluation	27 Intangible assets	50 Financial risk management
10 Tax expenses	28 Other assets	51 Use of derivatives
11 Profit attributable to shareholders	29 Current, savings and other deposit accounts	52 Fair values of financial instruments
12 Earnings per share	30 Trading liabilities	53 Parent and ultimate holding companies
	31 Financial liabilities designated at fair value	54 Approval of financial statements
	32 Certificates of deposit and other debt securities in issue	<b>186 AUDITORS' REPORT</b>
	33 Other liabilities	<b>187 ANALYSIS OF SHAREHOLDERS</b>
	34 Liabilities to customers under insurance contracts	<b>188 SUBSIDIARIES</b>
	35 Deferred tax and current tax liabilities	<b>189 CORPORATE INFORMATION AND CALENDAR</b>