

Consolidated Balance Sheet

31st December, 2005

	Notes	2005 HK\$'000	2004 HK\$'000 (Restated)
ASSETS			
Cash and short-term funds	12	2,447,352	2,182,133
Placements with banks and other financial institutions maturing between one and twelve months	13	423,679	902,249
Trade bills	14	34,969	53,684
Insurance receivables	15	129,172	136,924
Reinsurance assets	32(b)	411,889	372,936
Securities measured at fair value through profit or loss	16	1,093,686	–
Other investment in securities	16	–	739,172
Derivative receivables	17	47,855	–
Bank deposits maturing over twelve months		–	11,362
Loans and advances and other assets	18	9,309,201	8,058,172
Available-for-sale securities	19	557,559	–
Investment securities	20	–	346,094
Held-to-maturity securities	21	3,904,257	3,281,371
Loan to a jointly-controlled entity	23	30,000	26,500
Interests in jointly-controlled entities	23	68,688	63,349
Interests in associates	24	71,279	69,750
Due from associates	24	876	602
Intangible assets	25	599	743
Property, plant and equipment	26	349,072	359,844
Investment properties	27	25,220	15,240
Total assets		18,905,353	16,620,125

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Consolidated Balance Sheet (cont'd)

31st December, 2005

	Notes	2005 HK\$'000	2004 HK\$'000 (Restated)
LIABILITIES			
Deposits and balances of banks and other financial institutions	28	966,379	592,678
Deposits from customers	29	11,174,942	10,224,795
Certificates of deposit issued	30	1,423,451	1,025,000
Other liabilities	31	347,179	221,394
Tax payable		10,101	25,170
Derivative payables	17	54,524	–
Insurance payables		150,546	160,169
Insurance contract liabilities	32	1,061,447	919,241
Deferred tax liabilities	33	28,334	17,679
Total liabilities		15,216,903	13,186,126
EQUITY			
Equity attributable to equity holders of the parent			
Issued capital	34	1,058,021	1,058,021
Reserves	35	2,519,330	2,269,255
Proposed final dividend	10	82,527	79,352
		3,659,878	3,406,628
Minority interests		28,572	27,371
Total equity		3,688,450	3,433,999
Total equity and liabilities		18,905,353	16,620,125

Robin Y.H. Chan
Chairman

Lau Ki Chit
Executive Director