

Unaudited Consolidated Balance Sheet

As at 30 June 2006 (Expressed in millions of Renminbi)

	Note	As at 30 June 2006	As at 31 December 2005
Assets			
Cash and balances with central banks	11	446,043	480,136
Amounts due from banks and non-bank financial institutions	12	97,075	190,108
Loans and advances to customers	13	2,744,927	2,395,313
Investments	14	1,767,664	1,413,871
Property and equipment	15	47,908	49,961
Deferred tax assets	16	1,502	420
Other assets	17	61,123	55,933
Total assets		5,166,242	4,585,742
Liabilities			
Amounts due to central banks		21	21
Amounts due to banks and non-bank financial institutions	18	224,313	164,524
Deposits from customers	19	4,491,566	4,006,046
Certificates of deposit issued		6,057	5,429
Current tax liabilities		7,574	5,648
Other liabilities and provisions	20	91,562	76,490
Subordinated bonds issued	21	39,912	39,907
Total liabilities		4,861,005	4,298,065
Equity			
Share capital	22	224,689	224,689
Reserves	22	80,450	62,890
Total equity attributable to shareholders of the Bank		305,139	287,579
Minority interests		98	98
Total equity		305,237	287,677
Total equity and liabilities		5,166,242	4,585,742

Approved and authorised for issue by the board of directors on 24 August 2006.

Zhao Lin
Executive Director and Vice President

Tse Hau Yin, Aloysius
Independent Non-executive Director

Wang Yonggang
Non-executive Director

The notes on pages 35 to 107 form part of this interim financial report.