

Summary Consolidated Balance Sheet

2008 US\$m	At 31 December 2009	2009 US\$m	2009 £m	2009 HK\$m
Assets				
52,396	Cash and balances at central banks	60,655	37,363	470,319
6,003	Items in the course of collection from other banks	6,395	3,939	49,587
15,358	Hong Kong Government certificates of indebtedness	17,463	10,757	135,407
427,329	Trading assets	421,381	259,570	3,267,389
28,533	Financial assets designated at fair value	37,181	22,903	288,301
494,876	Derivatives	250,886	154,546	1,945,370
153,766	Loans and advances to banks	179,781	110,745	1,394,022
932,868	Loans and advances to customers	896,231	552,078	6,949,375
300,235	Financial investments	369,158	227,401	2,862,450
37,822	Other assets	44,534	27,432	345,316
2,552	Current tax assets	2,937	1,809	22,773
15,797	Prepayments and accrued income	12,423	7,653	96,328
11,537	Interest in associates and joint ventures	13,011	8,015	100,887
27,357	Goodwill and intangible assets	29,994	18,476	232,573
14,025	Property, plant and equipment	13,802	8,502	107,021
7,011	Deferred tax assets	8,620	5,310	66,839
2,527,465	Total assets	2,364,452	1,456,499	18,333,957
Liabilities and Equity				
Liabilities				
15,358	Hong Kong currency notes in circulation	17,463	10,757	135,408
130,084	Deposits by banks	124,872	76,921	968,257
1,115,327	Customer accounts	1,159,034	713,965	8,987,150
7,232	Items in the course of transmission to other banks	5,734	3,532	44,461
247,652	Trading liabilities	268,130	165,168	2,079,080
74,587	Financial liabilities designated at fair value	80,092	49,337	621,033
487,060	Derivatives	247,646	152,550	1,920,247
179,693	Debt securities in issue	146,896	90,488	1,139,032
72,384	Other liabilities	68,640	42,280	532,233
1,822	Current tax liabilities	2,140	1,318	16,594
43,683	Liabilities under insurance contracts	53,707	33,084	416,444
15,448	Accruals and deferred income	13,190	8,125	102,275
1,730	Provisions	1,965	1,210	15,237
1,855	Deferred tax liabilities	1,837	1,132	14,244
3,888	Retirement benefit liabilities	6,967	4,292	54,022
29,433	Subordinated liabilities	30,478	18,774	236,326
2,427,236	Total liabilities	2,228,791	1,372,933	17,282,043
Equity				
6,053	Called up share capital	8,705	5,362	67,499
8,463	Share premium account	8,413	5,182	65,234
2,133	Other equity instruments	2,133	1,314	16,539
(3,747)	Other reserves	22,236	13,697	172,418
80,689	Retained earnings	86,812	53,476	673,139
93,591	Total shareholders' equity	128,299	79,031	994,829
6,638	Minority interests	7,362	4,535	57,085
100,229	Total equity	135,661	83,566	1,051,914
2,527,465	Total equity and liabilities	2,364,452	1,456,499	18,333,957

S K Green
Group Chairman