

## Consolidated Balance Sheet

at 31 December 2012

(Expressed in millions of Hong Kong dollars)

		2012	2011 (restated)
	note		
<b>ASSETS</b>			
Cash and balances with banks	30	27,082	39,533
Placings with and advances to banks	31	140,382	107,742
Trading assets	32	34,399	64,171
Financial assets designated at fair value	33	8,343	8,096
Derivative financial instruments	34	5,179	4,710
Loans and advances to customers	35	536,162	480,574
Financial investments	36	253,408	209,190
Interest in associates	39	24,655	19,627
Investment properties	40	4,860	4,314
Premises, plant and equipment	41	19,262	17,983
Intangible assets	42	6,783	5,962
Other assets	43	16,581	13,763
<b>Total assets</b>		<b>1,077,096</b>	<b>975,665</b>
<b>LIABILITIES AND EQUITY</b>			
<b>Liabilities</b>			
Current, savings and other deposit accounts	44	769,147	699,857
Deposits from banks		19,845	14,004
Trading liabilities	45	59,853	59,712
Financial liabilities designated at fair value	46	464	434
Derivative financial instruments	34	4,118	4,848
Certificates of deposit and other debt securities in issue	47	11,291	9,284
Other liabilities	48	21,653	20,138
Liabilities to customers under insurance contracts	49	81,670	72,225
Current tax liabilities	50	588	305
Deferred tax liabilities	50	4,323	3,378
Subordinated liabilities	51	11,821	11,846
<b>Total liabilities</b>		<b>984,773</b>	<b>896,031</b>
<b>Equity</b>			
Share capital	52	9,559	9,559
Retained profits		59,683	49,519
Other reserves		19,257	16,923
Proposed dividends	26	3,824	3,633
Shareholders' funds		92,323	79,634
<b>Total equity and liabilities</b>		<b>1,077,096</b>	<b>975,665</b>

**Raymond K F Ch'ien** *Chairman*

**Rose Lee** *Vice-Chairman and Chief Executive*

**Eric K C Li** *Director*

**Andrew W L Leung** *Chief Financial Officer*

The notes on pages 84 to 236 form part of these financial statements.