

CONSOLIDATED BALANCE SHEET

as at 31 December 2005

	Note	2005 HK\$'000	2004 HK\$'000 (restated)
Assets			
Cash and short-term funds	14	11,798,479	13,606,947
Placements with banks and other financial institutions maturing between one and twelve months		2,029,416	1,544,695
Trading securities	15	–	234,663
Financial assets at fair value through profit or loss	15	854,767	–
Available-for-sale securities	15	801,769	–
Held-to-maturity securities	15	9,192,906	3,388,300
Other securities	15	–	377,847
Certificates of deposit held	15	–	1,309,515
Advances and other accounts	16	24,508,061	20,246,034
Interests in jointly controlled entities	18	65,710	37,875
Loan to a jointly controlled entity	18A	31,000	31,000
Investment properties	19	76,860	69,360
Property and equipment	20	196,760	190,005
Prepaid lease payments for land	21	300,969	306,039
Deferred tax assets	25	6,449	18,951
Goodwill	28	110,606	–
Total assets		49,973,752	41,361,231
Liabilities			
Deposits and balances of banks and other financial institutions		2,263,504	1,559,633
Deposits from customers	22	41,506,292	33,951,631
Other accounts and accruals		340,496	279,129
Current tax liabilities		30,324	11,187
Total liabilities		44,140,616	35,801,580
Shareholders' equity			
Share capital	23	217,500	217,500
Reserves		5,615,636	5,342,151
Shareholders' funds		5,833,136	5,559,651
Total liabilities and shareholders' equity		49,973,752	41,361,231

Approved and authorised for issue by the Board of Directors on 10 March 2006 and signed on its behalf by:

Liu Lit Man, *Executive Chairman*

Liu Lit Mo, *Vice Chairman-Executive Director*

Frank S S Jin, *Executive Director*

Michael K W Yeung, *Company Secretary*