

# BALANCE SHEET

## 資產負債表

As at 31st December, 2008 2008年12月31日

		Notes附註	2008 HK\$ Mn 港幣百萬元	2007 HK\$ Mn 港幣百萬元
<b>ASSETS</b>	<b>資產</b>			
Cash and balances with banks and other financial institutions	現金及在銀行和其他金融機構的結存	19	4,852	3,133
Placements with banks and other financial institutions	在銀行及其他金融機構的存款	20	92,735	83,123
Trade bills	貿易票據	21	521	470
Trading assets	交易用途資產	22	2,914	4,621
Financial assets designated at fair value through profit or loss	指定為通過損益以反映公平價值的金融資產	23	4,114	8,641
Advances to customers and other accounts	客戶貸款及其他賬項	24	138,640	141,692
Amounts due from subsidiaries	附屬公司欠款	31(a)	16,398	17,964
Available-for-sale financial assets	可供出售金融資產	25	10,985	10,608
Held-to-maturity investments	持至到期投資	26	3,318	8,773
Investments in subsidiaries	附屬公司投資	27	11,673	10,604
Investments in associates	聯營公司投資	28	1,984	1,965
Fixed assets	固定資產	30	5,587	5,407
– Investment properties	– 投資物業		1,819	1,829
– Other property and equipment	– 其他物業及設備		3,768	3,578
Goodwill and intangible assets	商譽及無形資產	29	1,460	1,460
Deferred tax assets	遞延稅項資產	32(b)	38	12
<b>Total Assets</b>	<b>資產總額</b>		<b>295,219</b>	<b>298,473</b>
<b>EQUITY AND LIABILITIES</b>	<b>股東權益及負債</b>			
Deposits and balances of banks and other financial institutions	銀行及其他金融機構的存款及結餘		1,093	2,581
Deposits from customers	客戶存款		240,029	232,588
Trading liabilities	交易用途負債	33(a)	2,549	2,175
Certificates of deposit issued	已發行存款證		7,691	14,365
– At fair value through profit or loss	– 通過損益以反映公平價值		3,777	7,660
– At amortised cost	– 攤銷成本		3,914	6,705
Amounts due to subsidiaries	欠附屬公司款項	31(b)	1,994	1,634
Current taxation	本期稅項	32(a)	60	81
Deferred tax liabilities	遞延稅項負債	32(b)	63	754
Other accounts and provisions	其他賬項及準備	33(b)	3,479	4,462
Loan capital	借貸資本	34	11,036	13,652
– At fair value through profit or loss	– 通過損益以反映公平價值		6,395	8,983
– At amortised cost	– 攤銷成本		4,641	4,669
<b>Total Liabilities</b>	<b>負債總額</b>		<b>267,994</b>	<b>272,292</b>
Share capital	股本	36	4,183	3,936
Reserves	儲備	37	23,042	22,245
<b>Total equity attributable to equity holders of the Bank</b>	<b>歸屬於本行股東權益總額</b>		<b>27,225</b>	<b>26,181</b>
<b>Total Equity and Liabilities</b>	<b>股東權益及負債總額</b>		<b>295,219</b>	<b>298,473</b>

Approved and authorised for issue by the Board of Directors on 17th February, 2009. 董事會於2009年2月17日核准及授權發佈。

Chairman and Chief Executive  
Directors

**David LI Kwok-po**  
**WONG Chung-hin**  
**Allan WONG Chi-yun**  
**Winston LO Yau-lai**

主席  
兼行政總裁  
董事

**李國寶**  
**黃頌顯**  
**黃子欣**  
**羅友禮**

The notes on pages 120 to 235 form part of these accounts.

第120至235頁之附註屬本賬項之一部分。