

CONSOLIDATED BALANCE SHEET

as at 31 December 2006

	Note	2006 HK\$'000	2005 HK\$'000
Assets			
Cash and short-term funds	15	16,256,859	11,798,479
Placements with banks and other financial institutions maturing between one to twelve months		2,638,461	2,029,416
Derivative financial instruments	16	4,962	45,607
Financial assets at fair value through profit or loss	17	610,811	809,160
Available-for-sale securities	17	1,098,141	801,769
Held-to-maturity securities	17	13,903,173	9,192,906
Advances and other accounts	18	27,497,020	24,508,061
Interests in jointly controlled entities	20(i)	99,256	65,710
Loan to a jointly controlled entity	20(ii)	31,000	31,000
Investment properties	21	82,250	76,860
Property and equipment	22	380,825	196,760
Prepaid lease payments for land	23	316,535	300,969
Deferred tax assets	28	–	6,449
Goodwill	33	110,606	110,606
Total assets		63,029,899	49,973,752
Liabilities			
Deposits and balances of banks and other financial institutions		528,993	2,263,504
Deposits from customers	24	54,675,232	41,506,292
Derivative financial instruments	16	1,716	–
Other accounts and accruals		754,550	340,496
Current tax liabilities		22,463	30,324
Loan capital	25	967,376	–
Deferred tax liabilities	28	27,839	–
Total liabilities		56,978,169	44,140,616
Shareholders' equity			
Share capital	26	217,500	217,500
Reserves		5,834,230	5,615,636
Shareholders' funds		6,051,730	5,833,136
Total liabilities and shareholders' equity		63,029,899	49,973,752

The consolidated financial statements on pages 41 to 110 were approved and authorised for issue by the Board of Directors on 7 March 2007 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*