

	Note	2006 HK\$'000	2005 HK\$'000
Assets			
Cash and short-term funds	15	16,208,174	11,761,605
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	610,388	808,598
Available-for-sale securities	17	916,433	676,491
Held-to-maturity securities	17	13,903,173	9,192,906
Advances and other accounts	18	27,201,853	24,427,040
Investments in subsidiaries	19(i)	363,323	792,484
Amounts due from subsidiaries	19(ii)	4,677	33,305
Interests in jointly controlled entities	20(i)	56,500	56,500
Loan to a jointly controlled entity	20(ii)	31,000	31,000
Investment properties	21	64,250	58,860
Property and equipment	22	372,115	152,107
Prepaid lease payments for land	23	842,475	217,931
Deferred tax assets	28	–	6,443
Total assets		63,217,784	50,290,293
Liabilities			
Deposits and balances of banks and other financial institutions		528,993	2,263,504
Deposits from customers	24	54,671,174	41,502,136
Amounts due to subsidiaries	36	616,592	426,081
Derivative financial instruments	16	1,716	–
Other accounts and accruals		435,963	247,827
Current tax liabilities		14,497	31,365
Loan capital	25	967,376	–
Deferred tax liabilities	28	13,317	–
Total liabilities		57,249,628	44,470,913
Shareholders' equity			
Share capital	26	217,500	217,500
Reserves	27	5,750,656	5,601,880
Shareholders' funds		5,968,156	5,819,380
Total liabilities and shareholders' equity		63,217,784	50,290,293

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*