

	<i>Note</i>	2005 HK\$'000	2004 HK\$'000 (restated)
Assets			
Cash and short-term funds	14	11,761,605	13,606,940
Placements with banks and other financial institutions maturing between one and twelve months		2,029,416	1,544,695
Trading securities	15	–	234,508
Financial assets at fair value through profit or loss	15	854,205	–
Available-for-sale securities	15	676,491	–
Held-to-maturity securities	15	9,192,906	3,388,300
Other securities	15	–	347,141
Certificates of deposit held	15	–	1,309,515
Advances and other accounts	16	24,427,040	20,136,354
Investments in subsidiaries	17	792,484	580,719
Amounts due from subsidiaries	17A	33,305	14,546
Interests in jointly controlled entities	18	56,500	56,500
Loan to a jointly controlled entity	18A	31,000	31,000
Investment properties	19	58,860	51,360
Property and equipment	20	152,107	161,009
Prepaid lease payments for land	21	217,931	222,901
Deferred tax assets	25	6,443	19,172
Total assets		50,290,293	41,704,660
Liabilities			
Deposits and balances of banks and other financial institutions		2,263,504	1,559,633
Deposits from customers	22	41,502,136	33,941,350
Amounts due to subsidiaries		426,081	420,563
Other accounts and accruals		247,827	179,512
Current tax liabilities		31,365	9,171
Total liabilities		44,470,913	36,110,229
Shareholders' equity			
Share capital	23	217,500	217,500
Reserves	24	5,601,880	5,376,931
Shareholders' funds		5,819,380	5,594,431
Total liabilities and shareholders' equity		50,290,293	41,704,660

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*