

Balance Sheet

At 20th February 2006

	Notes	2006 HK\$'000	2005 HK\$'000 (restated)
Non-current assets			
Property, plant and equipment	17	97,199	84,848
Investment in an associate	18	2,220	1,971
Available-for-sale investments	19	65,070	–
Investment securities	19	–	11,295
Hire purchase debtors	21	17,432	25,773
Instalment loans receivable	22	352,591	283,309
Credit card receivables	23	34,110	3,450
Retained interests in securitisation trust	27	–	228,319
		<u>568,622</u>	<u>638,965</u>
Current assets			
Investments held for trading	20	2,377	–
Other investments	20	–	1,239
Derivative financial instruments	37	12,894	–
Hire purchase debtors	21	117,804	198,155
Instalment loans receivable	22	704,343	649,030
Credit card receivables	23	2,039,438	943,247
Prepayments, deposits, interest receivable and other debtors	25	118,205	100,878
Retained interests in securitisation trust	27	456,639	709,181
Time deposits	28	107,071	–
Bank balances and cash	29	72,445	97,511
		<u>3,631,216</u>	<u>2,699,241</u>
Current liabilities			
Creditors and accrued charges	30	88,908	79,356
Amount due to securitisation trust	27	–	45,855
Amount due to immediate holding company	32	–	4,440
Amount due to a fellow subsidiary	33	34,628	40,685
Amount due to ultimate holding company	34	52	50
Issued debt securities	35	587,452	–
Bank borrowings – repayable within one year	36	661,000	619,200
Bank overdrafts		2,079	1,356
Derivative financial instruments	37	2,794	–
Current tax liabilities		33,077	25,772
		<u>1,409,990</u>	<u>816,714</u>
Net current assets		<u>2,221,226</u>	<u>1,882,527</u>
Total assets less current liabilities		<u>2,789,848</u>	<u>2,521,492</u>

Balance Sheet

At 20th February 2006

	<i>Notes</i>	2006 HK\$'000	2005 HK\$'000 (restated)
Capital and reserves			
Issued capital	38	41,877	41,877
Share premium and reserves	39	1,347,971	1,222,515
		<u>1,389,848</u>	<u>1,264,392</u>
Non-current liabilities			
Bank borrowings – repayable after one year	36	1,395,000	1,255,000
Deferred tax liabilities	40	5,000	2,100
		<u>1,400,000</u>	<u>1,257,100</u>
		<u>2,789,848</u>	<u>2,521,492</u>

The financial statements on pages 45 to 110 were approved and authorised for issue by the Board of Directors on 26th April 2006 and are signed on its behalf by:



DIRECTOR



DIRECTOR