Consolidated Balance Sheet

At 20th February 2007

	Notes	2007 HK$'000	2006 (Restated) HK$'000
Non-current assets			
Property, plant and equipment	18	98,452	97,199
Investments in associates	19	40,147	2,220
Available-for-sale investments	20	52,375	65,070
Credit card receivables	22	114,075	34,110
Instalment loans receivable	23	477,691	352,591
Hire purchase debtors	24	17,676	17,432
Deferred tax assets	28	1,000	7,017
Restricted cash	29	120,000	120,000
		921,416	695,639
Current assets			
Investments held for trading	21	–	2,377
Derivative financial instruments	39	7,115	12,894
Credit card receivables	22	2,688,578	2,421,535
Instalment loans receivable	23	823,640	704,343
Hire purchase debtors	24	104,454	117,804
Prepayments, deposits, interest receivable and other debtors	26	123,848	158,836
Time deposits	30	166,116	237,519
Bank balances and cash	31	114,195	72,445
		4,027,946	3,727,753
Current liabilities			
Creditors and accrued charges	32	121,938	124,528
Amount due to a fellow subsidiary	34	51,022	34,628
Amount due to immediate holding company	35	380	–
Amount due to ultimate holding company	36	60	52
Issued debt securities	37	–	848,139
Bank borrowings – repayable within one year	38	706,000	661,000
Bank overdrafts		1,695	2,079
Derivative financial instruments	39	13,639	2,794
Current tax liabilities		16,650	34,627
		911,384	1,707,847
Net current assets		3,116,562	2,019,906
Total assets less current liabilities		4,037,978	2,715,545

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Consolidated Balance Sheet

At 20th February 2007

	Notes	2007 HK$'000	2006 (Restated) HK$'000
Capital and reserves			
Issued capital	40	**41,877**	41,877
Share premium and reserves		**1,435,117**	1,278,668
		1,476,994	1,320,545
Non-current liabilities			
Collateralised debt obligation	42	**846,806**	–
Bank borrowings – repayable after one year	38	**1,714,178**	1,395,000
		2,560,984	1,395,000
		4,037,978	2,715,545

The consolidated financial statements on pages 46 to 97 were approved and authorised for issue by the Board of Directors on 27th April 2007 and are signed on its behalf by:

DIRECTOR   *DIRECTOR*