FREE interest LOANS to David & Christine.

David (Total: HK$4,000,000)

30-03-06: 200,000 (from HSBC/D)

23-05-06: 100,000 (from HSBC/D)

19-09-06: 3,700,000 (from DBS/D) (\*)

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4,000,000

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(\*) David withdraw 4,700,000. The HK$1,000,000 EXTRA was paid into my savings account with City Bank on the same day.

Christine (Total: HK$2,480,000)

05-11-04: 600,000 (from my HSBC savings book)

02-02-05: 400,000 (from HSBC/David)

01-08-05: 100,000 (from HSBC/Mam) (\*\*)

20-09-06: 700,000 (from DBS/David)

11-01-07: 680,000 (from HSBC/David)

16-01-08: 764,831 (from City Bank (US$98,000)

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3,244,831 = HK$3,245,000 (incl. DSL)

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(\*\*)

When the HSBC Unit Trust was BOUGHT, my HSBC savings account was DEBITED for 500,000.

When it was SOLD on 26-7-05 Mam’s account with HSBC was CREDITED for 500,000.

On 26-7-05 only 400,000 was transferred to HSBC/David. The remaining 100,000 was transferred

to Christine on 30-7-05 by HSBC/Mam.

Therefore HSBC Mam’s account was DEBITED as follows:

26-07-05: 400,000

30-07-05: 100,000