

Regulatory disclosure
Reconciliation between the Group's accounting and regulatory balance sheets

| | At 31 December 2015 | | At 31 December 2014 | |
|---|---|---|---|---|
| | Balance sheet in published financial statements | Under regulatory scope of consolidation | Balance sheet in published financial statements | Under regulatory scope of consolidation |
| | HK\$ '000 | HK\$ '000 | HK\$ '000 | HK\$ '000 |
| ASSETS | | | | |
| Cash and cash equivalents | 353,499 | 348,649 | 274,629 | 271,956 |
| Placements with banks and other financial institutions maturing between one and twelve months | 183,674 | 177,478 | 256,885 | 250,731 |
| Derivative financial instruments | 34 | 34 | 108 | 108 |
| Available-for-sale investments | 0 | 0 | 0 | 0 |
| Advances and other accounts | 1,059,582 | 1,058,644 | 1,037,811 | 1,037,268 |
| Trade Bills | 0 | 0 | 0 | 0 |
| Investment in a subsidiary | 0 | 1,000 | 0 | 1,000 |
| Investment property | 55,000 | 55,000 | 50,000 | 50,000 |
| Property and equipment | 30,661 | 30,661 | 31,650 | 31,650 |
| Deferred tax assets | 0 | 0 | 1,393 | 1,393 |
| Total assets | 1,682,450 | 1,671,466 | 1,652,476 | 1,644,106 |
| LIABILITIES AND EQUITY | | | | |
| LIABILITIES | | | | |
| Deposits and balances of banks and other financial institutions | 32,658 | 32,658 | 39,294 | 39,294 |
| Deposits from customers | 1,228,377 | 1,228,377 | 1,220,340 | 1,220,340 |
| Derivative financial instruments | 30 | 30 | 111 | 111 |
| Other accounts and payables | 10,449 | 8,223 | 11,309 | 8,316 |
| Current tax liabilities | 1,502 | 973 | 0 | 0 |
| Deferred tax liabilities | 691 | 691 | 0 | 0 |
| Total liabilities | 1,273,707 | 1,270,952 | 1,271,054 | 1,268,061 |
| EQUITY | | | | |
| Share capital | 185,700 | 185,700 | 185,700 | 185,700 |
| Reserves | 223,043 | 214,814 | 195,722 | 190,345 |
| Total equity | 408,743 | 400,514 | 381,422 | 376,045 |
| Total liabilities and equity | 1,682,450 | 1,671,466 | 1,652,476 | 1,644,106 |