

Regulatory disclosure
Reconciliation between the Group's unaudited accounting and regulatory balance sheets (Continued)

	At 31 December 2015		Cross reference to Definition of Capital Components
	Balance sheet in published financial statements HK\$ '000	Under regulatory scope of consolidation HK\$ '000	
ASSETS			
Cash and cash equivalents	353,499	348,649	
Placements with banks and other financial institutions maturing between one and twelve months	183,674	177,478	
Derivative financial instruments	34	34	
Available-for-sale investments	0	0	
Advances and other accounts	1,059,582	1,058,644	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		(1,896)	(1)
Trade Bills	0	0	
Investment in a subsidiary	0	1,000	
Investment property	55,000	55,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		28,555	(2)
Property and equipment	30,661	30,661	
Deferred tax assets	0	0	
Total assets	1,682,450	1,671,466	
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits and balances of banks and other financial institutions	32,658	32,658	
Deposits from customers	1,228,377	1,228,377	
Derivative financial instruments	30	30	
Other accounts and payables	10,449	8,223	
Current tax liabilities	1,502	973	
Deferred tax liabilities	691	691	
Total liabilities	1,273,707	1,270,952	
EQUITY			
Share capital	185,700	185,700	
<i>of which : fully paid up share capital</i>		124,209	(3)
<i>partly paid up share capital</i>		40,791	(4)
<i>non-cumulative and non-redeemable preference shares</i>		20,700	(5)
Reserves	223,043	214,814	
<i>of which : retained earnings</i>		174,243	(6)
<i>audited profit of the current financial year</i>		24,470	(7)
<i>collective impairment reserve</i>		9,101	(8)
<i>general reserve</i>		7,000	(9)
Total equity	408,743	400,514	
Total liabilities and equity	1,682,450	1,671,466	

Reconciliation between the Group's accounting and regulatory balance sheets (Continued)

	At 31 December 2014		Cross reference to Definition of Capital Components
	Balance sheet in published financial statements HK\$ '000	Under regulatory scope of consolidation HK\$ '000	
ASSETS			
Cash and cash equivalents	274,629	271,956	
Placements with banks and other financial institutions maturing between one and twelve months	256,885	250,731	
Derivative financial instruments	108	108	
Available-for-sale investments	0	0	
Advances and other accounts	1,037,811	1,037,268	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		(1,896)	(1)
Trade Bills	0	0	
Investment in a subsidiary	0	1,000	
Investment property	50,000	50,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		23,555	(2)
Property and equipment	31,650	31,650	
Deferred tax assets	1,393	1,393	(3)
Total assets	1,652,476	1,644,106	
LIABILITIES AND EQUITY			
LIABILITIES			
Deposits and balances of banks and other financial institutions	39,294	39,294	
Deposits from customers	1,220,340	1,220,340	
Derivative financial instruments	111	111	
Other accounts and payables	11,309	8,316	
Current tax liabilities	0	0	
Deferred tax liabilities	0	0	
Total liabilities	1,271,054	1,268,061	
EQUITY			
Share capital	185,700	185,700	
<i>of which : fully paid up share capital</i>		124,209	(4)
<i>partly paid up share capital</i>		40,791	(5)
<i>non-cumulative and non-redeemable preference shares</i>		20,700	(6)
Reserves	195,722	190,345	
<i>of which : retained earnings</i>		155,666	(7)
<i>audited profit of the current financial year</i>		18,578	(8)
<i>collective impairment reserve</i>		9,101	(9)
<i>general reserve</i>		7,000	(10)
Total equity	381,422	376,045	
Total liabilities & equity	1,652,476	1,644,106	