

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

	At 30 June 2016		Cross reference to Definition of Capital Components
	Balance sheet in published unaudited financial statements	Under regulatory scope of consolidation	
	HK\$ '000	HK\$ '000	
<b>ASSETS</b>			
Cash and cash equivalents	439,644	434,250	
Placements with banks and other financial institutions maturing between one and twelve months	186,644	174,404	
Derivative financial instruments	131	131	
Available-for-sale investments	0	0	
Advances and other accounts	1,036,936	1,036,537	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		<i>(1,896)</i>	(1)
Investment in a subsidiary	0	1,000	
Investment property	55,000	55,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		<i>28,555</i>	(2)
Property and equipment	30,119	30,119	
<b>Total assets</b>	<b>1,748,474</b>	<b>1,731,441</b>	
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Deposits and balances of banks and other financial institutions	39,143	39,143	
Deposits from customers	1,272,031	1,272,031	
Derivative financial instruments	87	87	
Other accounts and payables	13,330	7,140	
Current tax liabilities	3,541	2,676	
Deferred tax liabilities	691	691	
<b>Total liabilities</b>	<b>1,328,823</b>	<b>1,321,768</b>	
<b>EQUITY</b>			
Share capital	185,700	185,700	
<i>of which : fully paid up share capital</i>		<i>124,209</i>	(3)
<i>partly paid up share capital</i>		<i>40,791</i>	(4)
<i>non-cumulative and non-redeemable preference shares</i>		<i>20,700</i>	(5)
Reserves	233,951	223,973	
<i>of which : retained earnings</i>		<i>198,713</i>	(6)
<i>unaudited profit of the current financial year</i>		<i>9,159</i>	(7)
<i>collective impairment reserve</i>		<i>9,101</i>	(8)
<i>general reserve</i>		<i>7,000</i>	(9)
<b>Total equity</b>	<b>419,651</b>	<b>409,673</b>	
<b>Total equity and liabilities</b>	<b>1,748,474</b>	<b>1,731,441</b>	

**Reconciliation between the Group's 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	
<b>ASSETS</b>			
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)
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	
<b>Total assets</b>	<b>1,682,450</b>	<b>1,671,466</b>	
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
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	
<b>Total liabilities</b>	<b>1,273,707</b>	<b>1,270,952</b>	
<b>EQUITY</b>			
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)
<b>Total equity</b>	<b>408,743</b>	<b>400,514</b>	
<b>Total equity and liabilities</b>	<b>1,682,450</b>	<b>1,671,466</b>	