

## Regulatory disclosure

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

	At 31 December 2016		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	380,123	373,531	
Placements with banks and other financial institutions maturing between one and twelve months	145,987	132,720	
Derivative financial instruments	47	47	
Advances and other accounts	1,107,368	1,106,157	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		(1,896)	(1)
Investment in a subsidiary	0	1,000	
Investment property	58,000	58,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		31,555	(2)
Property and equipment	29,653	29,653	
<b>Total assets</b>	<b>1,721,178</b>	<b>1,701,108</b>	
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Deposits and balances of banks and other financial institutions	36,090	36,090	
Deposits from customers	1,232,513	1,232,513	
Derivative financial instruments	133	133	
Other accounts and payables	15,758	8,167	
Current tax liabilities	1,272	1,030	
Deferred tax liabilities	638	638	
<b>Total liabilities</b>	<b>1,286,404</b>	<b>1,278,571</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	249,074	236,837	
<i>of which : retained earnings</i>		198,713	(6)
<i>audited profit of the current financial year</i>		22,023	(7)
<i>collective impairment reserve</i>		9,101	(8)
<i>general reserve</i>		7,000	(9)
<b>Total equity</b>	<b>434,774</b>	<b>422,537</b>	
<b>Total liabilities and equity</b>	<b>1,721,178</b>	<b>1,701,108</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	
Advances and other accounts <i>of which : collective impairment allowances reflected in regulatory capital</i>	1,059,582	1,058,644 (1,896)	(1)
Investment in a subsidiary	0	1,000	
Investment property <i>of which : cumulative revaluation gains on land and buildings</i>	55,000	55,000 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 liabilities &amp; equity</b>	<b>1,682,450</b>	<b>1,671,466</b>	