

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

	<u>At 30 June 2017</u>		
	Balance sheet in published unaudited financial statements	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
	HK\$ '000	HK\$ '000	
<u>ASSETS</u>			
Cash and cash equivalents	398,300	392,739	
Placements with banks and other financial institutions maturing between one and twelve months	129,161	113,776	
Derivative financial instruments	1,206	1,206	
Available-for-sale investments	0	0	
Advances and other accounts	1,121,192	1,120,457	
<i>of which : collective impairment allowances reflected in regulatory capital</i>		<i>(1,896)</i>	(1)
Trade bills	3,402	3,402	
Investment in a subsidiary	0	1,000	
Investment property	58,000	58,000	
<i>of which : cumulative revaluation gains on land and buildings</i>		<i>31,555</i>	(2)
Property and equipment	29,882	29,882	
Total assets	<u>1,741,143</u>	<u>1,720,462</u>	
<u>LIABILITIES AND EQUITY</u>			
<u>LIABILITIES</u>			
Deposits and balances of banks and other financial institutions	37,265	37,265	
Deposits from customers	1,238,395	1,238,395	
Derivative financial instruments	118	118	
Other accounts and payables	13,120	6,708	
Current tax liabilities	3,067	2,593	
Deferred tax liabilities	913	913	
Total liabilities	<u>1,292,878</u>	<u>1,285,992</u>	
<u>EQUITY</u>			
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	262,565	248,770	
<i>of which : retained earnings</i>		<i>220,736</i>	(6)
<i>unaudited profit of the current financial year</i>		<i>11,933</i>	(7)
<i>collective impairment reserve</i>		<i>9,101</i>	(8)
<i>general reserve</i>		<i>7,000</i>	(9)
Total equity	<u>448,265</u>	<u>434,470</u>	
Total equity and liabilities	<u>1,741,143</u>	<u>1,720,462</u>	

Reconciliation between the Group's 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	
ASSETS			
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	
Available-for-sale investments	0	0	
Advances and other accounts	1,107,368	1,106,157	
<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	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	
Total assets	1,721,178	1,701,108	
LIABILITIES AND EQUITY			
LIABILITIES			
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	
Total liabilities	1,286,404	1,278,571	
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	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)
Total equity	434,774	422,537	
Total equity and liabilities	1,721,178	1,701,108	