

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

	At 31 December 2017		At 31 December 2016	
	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
<b>ASSETS</b>				
Cash and cash equivalents	310,772	309,471	380,123	373,531
Placements with banks and other financial institutions maturing between one and twelve months	142,201	124,795	145,987	132,720
Derivative financial instruments	515	515	47	47
Advances and other accounts	1,124,593	1,123,527	1,107,368	1,106,157
Investment in a subsidiary	0	1,000	0	1,000
Investment property	70,000	70,000	58,000	58,000
Property and equipment	29,276	29,276	29,653	29,653
<b>Total assets</b>	<b>1,677,357</b>	<b>1,658,584</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	33,284	33,284	36,090	36,090
Deposits from customers	1,156,888	1,156,888	1,232,513	1,232,513
Derivative financial instruments	17	17	133	133
Other accounts and payables	12,073	8,482	15,758	8,167
Current tax liabilities	1,778	1,926	1,272	1,030
Deferred tax liabilities	1,137	1,137	638	638
<b>Total liabilities</b>	<b>1,205,177</b>	<b>1,201,734</b>	<b>1,286,404</b>	<b>1,278,571</b>
<b>EQUITY</b>				
Share capital	185,700	185,700	185,700	185,700
Reserves	286,480	271,150	249,074	236,837
<b>Total equity</b>	<b>472,180</b>	<b>456,850</b>	<b>434,774</b>	<b>422,537</b>
<b>Total liabilities and equity</b>	<b>1,677,357</b>	<b>1,658,584</b>	<b>1,721,178</b>	<b>1,701,108</b>