

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
Balance sheet reconciliation	As at 31 December 2013 HK\$'000	As at 31 December 2013 HK\$'000	
Assets			
Cash and short-term funds	2,138,853	2,138,853	
Balance with banks and other financial institutions	3,266,023	3,266,023	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		9,439	(1)
Trading assets	2,121,634	2,121,634	
Financial assets designated at fair value through profit or loss	132,599	132,599	
Derivative financial instruments	503,270	503,270	
Gross advances to customers	34,744,863	34,744,863	
Less: Individual impairment allowances	9,947	9,947	
Less: Collective impairment allowances	40,930	40,930	
<i>of which: eligible for inclusion as regulatory capital</i>		39,918	(2)
Trade bills	3,395,428	3,395,428	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		12,925	(3)
Other loans and receivables	550,129	550,129	
Accrued interest and other assets	898,909	868,153	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		10,415	(4)
<i>insignificant Tier 2 capital investments in financial sector entities exceeding 10% threshold</i>		214	(5)
Available-for-sale financial assets	17,345,802	17,345,802	
<i>of which: insignificant CET1 capital investments in financial sector entities exceeding 10% threshold</i>		3,415	(6)
Held-to-maturity investments	1,869,276	1,869,276	
Interests in associates	1,298,733	907,137	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		487,963	(7)
Investment in subsidiaries	-	42,273	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		8,660	(8)
Amount due from subsidiaries	-	22,961	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		2,878	(9)
Fixed assets	3,562,853	3,562,779	
Total assets	71,777,495	71,420,303	
Liabilities			
Deposits and balances from banks and other financial institutions	7,378,464	7,378,464	
Deposits from customers	48,909,746	48,934,347	
Trading liabilities	1,489,644	1,489,644	
Financial liabilities designated at fair value through profit or loss	358,946	358,946	
<i>of which: gains and losses due to change in own credit risk on fair valued liabilities</i>		20,440	(10)
Certificates of deposit issued	763,459	763,459	
Debt securities issued	488,709	488,709	
Derivative financial instruments	437,865	437,865	
Other liabilities	1,778,702	1,764,944	
Amounts due to subsidiaries	-	98,461	
Deferred tax liabilities	454,827	446,681	
Subordinated notes issued	1,540,077	1,540,077	
<i>of which: subordinated notes subject to phase out arrangements</i>		1,538,430	(11)
Total liabilities	63,600,439	63,701,597	
Equity			
Share capital	1,371,489	1,371,489	(12)
Share premium	1,586,959	1,586,959	(13)
Reserves	5,217,251	4,760,258	
<i>of which: retained earnings</i>		1,282,717	(14)
<i>comprehensive income for the year</i>		299,577	(15)
<i>property revaluation reserve (arising from independent professional valuations carried out in November 1989)</i>		52,669	(16)
<i>property revaluation reserve</i>		2,122,827	(17)
<i>capital redemption reserve</i>		372,000	(18)
<i>regulatory reserve</i>		515,345	(19)
<i>of which: eligible for inclusion as regulatory capital</i>		502,598	(20)
<i>investment revaluation reserve</i>		115,123	(21)
Shareholders' funds	8,175,699	7,718,706	
Non-controlling interests	1,357	-	
Total equity	8,177,056	7,718,706	
Total liabilities and equity	71,777,495	71,420,303	

	Contingent liabilities and commitment as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 31 December 2013 HK\$'000	As at 31 December 2013 HK\$'000	
Direct Credit Substitutes			
Contractual amount	24,584	30,584	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		3,227	(22)