

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 31 December 2014 HK\$'000	As at 31 December 2014 HK\$'000	
Assets			
Cash and short-term funds	6,310,793	6,310,793	
Balance with banks and other financial institutions	1,243,834	1,243,834	
Trading assets	2,430,009	2,430,009	
Financial assets designated at fair value through profit or loss	126,994	126,994	
Derivative financial instruments	583,534	583,534	
Gross advances to customers	40,367,759	40,367,759	
Less: Individual impairment allowances	5,226	5,226	
Less: Collective impairment allowances	40,930	40,930	
<i>of which: eligible for inclusion as regulatory capital</i>		39,465	(1)
Trade bills	1,910,355	1,910,355	
Accrued interest and other assets	1,493,814	1,491,833	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		113,099	(2)
Available-for-sale financial assets	22,728,452	22,728,452	
Held-to-maturity investments	1,549,487	1,549,487	
Interests in associates	1,439,235	907,137	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		407,152	(3)
Investment in subsidiaries	-	16,162	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		7,226	(4)
Amount due from subsidiaries	-	33,929	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		15,228	(5)
Fixed assets	3,676,309	3,676,274	
Assets held for sale	45,444	45,444	
Deferred tax assets	16	16	
Total assets	83,859,879	83,375,856	
Liabilities			
Deposits and balances of banks and other financial institutions	10,626,305	10,626,305	
Deposits from customers	52,664,387	52,703,217	
Trading liabilities	2,312,871	2,312,871	
Financial liabilities designated at fair value through profit or loss	382,404	382,404	
<i>of which: gains and losses due to change in own credit risk on fair valued liabilities</i>		11,657	(6)
Certificates of deposit issued	513,473	513,473	
Debt securities issued	2,746,729	2,746,729	
Derivative financial instruments	673,035	673,035	
Other liabilities	1,494,602	1,569,234	
Amounts due to subsidiaries	-	56,479	
Deferred tax liabilities	488,385	482,773	
Subordinated notes issued	1,541,631	1,541,631	
<i>of which: subordinated notes subject to phase out arrangements</i>		1,538,430	(7)
Total liabilities	73,443,822	73,608,151	
Equity			
Share capital	4,830,448	4,830,448	(8)
Reserves	5,585,609	4,937,257	
<i>of which: retained earnings</i>		1,565,451	(9)
<i>comprehensive income for the year</i>		329,747	(10)
<i>property revaluation reserve (arising from independent professional valuations carried out in November 1989)</i>		52,669	(11)
<i>property revaluation reserve</i>		2,238,626	(12)
<i>regulatory reserve</i>		604,963	(13)
<i>of which: eligible for inclusion as regulatory capital</i>		583,310	(14)
<i>investment revaluation reserve</i>		145,801	(15)
Shareholders' funds	10,416,057	9,767,705	
Total equity	10,416,057	9,767,705	
Total liabilities and equity	83,859,879	83,375,856	

	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 2014 HK\$'000	As at 31 December 2014 HK\$'000	
Direct Credit Substitutes			
Contractual amount	65,292	71,292	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		2,693	(16)