

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 31 December 2015 HK\$'000	As at 31 December 2015 HK\$'000	
<b>Assets</b>			
Cash and short-term funds	8,678,184	8,678,184	
Balance with banks and other financial institutions	885,449	885,449	
Trading assets	2,326,410	2,326,410	
Financial assets designated at fair value through profit or loss	40,502	40,502	
Derivative financial instruments	966,857	966,857	
Gross advances to customers	42,570,318	42,570,318	
Less: Individual impairment allowances	34,470	34,470	
Less: Collective impairment allowances	40,930	40,930	
<i>of which: eligible for inclusion as regulatory capital</i>		40,098	(1)
Trade bills	254,331	254,331	
Accrued interest and other assets	1,450,915	1,476,795	
Available-for-sale financial assets	26,512,482	26,512,482	
Held-to-maturity investments	1,548,781	1,548,781	
Interests in associates	2,080,585	1,399,442	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		719,022	(2)
Investment in subsidiaries	-	16,162	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		8,272	(3)
Amount due from subsidiaries	-	7,255	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		4,702	(4)
Fixed assets	3,707,902	3,707,895	
Assets held for sale	45,300	45,300	
Deferred tax assets	22	16	
<b>Total assets</b>	<b>90,992,638</b>	<b>90,360,779</b>	
<b>Liabilities</b>			
Deposits and balances of banks and other financial institutions	11,967,879	11,967,879	
Deposits from customers	58,385,089	58,385,089	
Trading liabilities	2,271,493	2,271,493	
Financial liabilities designated at fair value through profit or loss	399,334	399,334	
<i>of which: gains and losses due to change in own credit risk on fair valued liabilities</i>		1,964	(5)
Certificates of deposit issued	1,540,518	1,540,518	
Debt securities issued	1,383,814	1,383,814	
Derivative financial instruments	963,656	963,656	
Other liabilities	1,262,631	1,340,970	
Amounts due to subsidiaries	-	86,309	
Deferred tax liabilities	470,318	463,162	
Subordinated notes issued	1,542,024	1,542,024	
<i>of which: subordinated notes subject to phase out arrangements</i>		1,538,430	(6)
<b>Total liabilities</b>	<b>80,186,756</b>	<b>80,344,248</b>	
<b>Equity</b>			
Share capital	4,830,448	4,830,448	(7)
Reserves	5,975,434	5,186,083	
<i>of which: retained earnings</i>		1,882,678	(8)
<i>comprehensive income for the year</i>		323,803	(9)
<i>property revaluation reserve (arising from independent professional valuations carried out in November 1989)</i>		52,669	(10)
<i>property revaluation reserve</i>		2,254,687	(11)
<i>regulatory reserve</i>		640,298	(12)
<i>of which: eligible for inclusion as regulatory capital</i>		627,285	(13)
<i>investment revaluation reserve</i>		31,948	(14)
Shareholders' funds	10,805,882	10,016,531	
<b>Total equity</b>	<b>10,805,882</b>	<b>10,016,531</b>	
<b>Total liabilities and equity</b>	<b>90,992,638</b>	<b>90,360,779</b>	