

Balance sheet reconciliation	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 30 June 2014 HK\$'000	As at 30 June 2014 HK\$'000	
Assets			
Cash and short-term funds	6,204,484	6,204,484	
Balance with banks and other financial institutions	2,415,944	2,415,944	
Trading assets	2,239,545	2,239,545	
Financial assets designated at fair value through profit or loss	131,436	131,436	
Derivative financial instruments	526,241	526,241	
Gross advances to customers	37,855,626	37,855,626	
Less: Individual impairment allowances	6,844	6,844	
Less: Collective impairment allowances	40,930	40,930	
<i>of which: eligible for inclusion as regulatory capital</i>		40,567	(1)
Trade bills	4,380,626	4,380,626	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		44,562	(2)
Other loans and receivables	549,923	549,923	
Accrued interest and other assets	1,790,011	1,788,849	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		26,332	(3)
Available-for-sale financial assets	19,805,798	19,805,798	
Held-to-maturity investments	1,869,973	1,869,973	
Interests in associates	1,350,471	907,137	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		366,188	(4)
Investment in subsidiaries	-	16,162	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		6,499	(5)
Amount due from subsidiaries	-	4,023	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		1,534	(6)
Fixed assets	3,471,588	3,471,535	
Assets held for sale	92,669	92,669	
Total assets	82,636,561	82,212,197	
Liabilities			
Deposits and balances of banks and other financial institutions	11,742,871	11,742,871	
Deposits from customers	51,164,449	51,203,242	
Trading liabilities	2,177,646	2,177,646	
Financial liabilities designated at fair value through profit or loss	373,156	373,156	
<i>of which: gains and losses due to change in own credit risk on fair valued liabilities</i>		15,992	(7)
Certificates of deposit issued	359,644	359,644	
Debt securities issued	2,897,393	2,897,393	
Derivative financial instruments	481,463	481,463	
Other liabilities	1,352,050	1,410,790	
Amounts due to subsidiaries	-	25,126	
Deferred tax liabilities	480,803	472,363	
Subordinated notes issued	1,540,129	1,540,129	
<i>of which: subordinated notes subject to phase out arrangements</i>		1,538,430	(8)
Total liabilities	72,569,604	72,683,823	
Equity			
Share capital	4,830,448	4,830,448	(9)
Reserves	5,236,509	4,697,926	
<i>of which: retained earnings</i>		1,556,429	(10)
<i>comprehensive income for the year</i>		191,603	(11)
<i>property revaluation reserve (arising from independent professional valuations carried out in November 1989)</i>		52,669	(12)
<i>property revaluation reserve</i>		2,103,158	(13)
<i>regulatory reserve</i>		564,769	(14)
<i>of which: eligible for inclusion as regulatory capital</i>		559,767	(15)
<i>investment revaluation reserve</i>		229,298	(16)
Shareholders' funds	10,066,957	9,528,374	
Total equity	10,066,957	9,528,374	
Total liabilities and equity	82,636,561	82,212,197	
	Contingent liabilities and commitment as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 30 June 2014 HK\$'000	As at 30 June 2014 HK\$'000	
Direct Credit Substitutes			
Contractual amount	32,944	38,944	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		2,422	(17)