

	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to definition of capital components
	As at 30 June 2015 HK\$'000	As at 30 June 2015 HK\$'000	
Assets			
Cash and short-term funds	6,903,877	6,903,877	
Balance with banks and other financial institutions	627,658	627,658	
Trading assets	2,212,970	2,212,970	
Financial assets designated at fair value through profit or loss	87,152	87,152	
Derivative financial instruments	699,951	699,951	
Gross advances to customers	44,337,979	44,337,979	
Less: Individual impairment allowances	4,880	4,880	
Less: Collective impairment allowances	40,930	40,930	
<i>of which: eligible for inclusion as regulatory capital</i>		38,684	(1)
Trade bills	973,970	973,970	
Accrued interest and other assets	1,376,411	1,372,977	
Available-for-sale financial assets	25,452,223	25,452,223	
Held-to-maturity investments	1,549,038	1,549,038	
Interests in associates	2,039,210	1,399,442	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		719,779	(2)
Investment in subsidiaries	-	16,162	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		8,281	(3)
Amount due from subsidiaries	-	5,330	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		3,830	(4)
Fixed assets	3,650,372	3,650,351	
Assets held for sale	45,444	45,444	
Deferred tax assets	20	16	
Total assets	89,910,465	89,288,730	
Liabilities			
Deposits and balances of banks and other financial institutions	11,688,849	11,688,849	
Deposits from customers	56,900,531	56,939,455	
Trading liabilities	2,133,483	2,133,483	
Financial liabilities designated at fair value through profit or loss	393,967	393,967	
<i>of which: gains and losses due to change in own credit risk on fair valued liabilities</i>		5,136	(5)
Certificates of deposit issued	1,637,356	1,637,356	
Debt securities issued	2,091,024	2,091,024	
Derivative financial instruments	617,933	617,933	
Other liabilities	1,607,839	1,715,564	
Amounts due to subsidiaries	-	22,812	
Deferred tax liabilities	499,787	481,737	
Subordinated notes issued	1,541,720	1,541,720	
<i>of which: subordinated notes subject to phase out arrangements</i>		1,538,430	(6)
Total liabilities	79,112,489	79,263,900	
Equity			
Share capital	4,830,448	4,830,448	(7)
Reserves	5,967,528	5,194,382	
<i>of which: retained earnings</i>		1,857,085	(8)
<i>comprehensive income for the year</i>		252,078	(9)
<i>property revaluation reserve (arising from independent professional valuations carried out in November 1989)</i>		52,669	(10)
<i>property revaluation reserve</i>		2,217,448	(11)
<i>regulatory reserve</i>		668,486	(12)
<i>of which: eligible for inclusion as regulatory capital</i>		631,804	(13)
<i>investment revaluation reserve</i>		146,616	(14)
Shareholders' funds	10,797,976	10,024,830	
Total equity	10,797,976	10,024,830	
Total liabilities and equity	89,910,465	89,288,730	

	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 2015 HK\$'000	As at 30 June 2015 HK\$'000	
Direct Credit Substitutes			
Contractual amount	69,765	75,765	
<i>of which: significant capital investments in financial sector entities exceeding 10% threshold</i>		3,086	(15)