

Habib Bank Zurich (Hong Kong) Limited

Reconciliation of balance sheet and capital items and regulatory deductions

Expressed in HK\$'000

	Balance sheet as in published financial statement	Under regulatory scope	Cross reference to Capital Disclosure Template
	31-Dec-2015	31-Dec-2015	
Assets			
Cash and balances with banks	165,228	165,228	
Placements with banks	453,851	453,851	
Investments	323,157	323,157	
Trade bills	580,359	580,359	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,529)	(1)
Advances to customers	535,293	535,293	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,273)	(2)
Tax paid in advance	3,615	3,615	
Deferred tax assets	1,234	1,234	(3)
Fixed assets	112,917	112,917	
Other assets	91,697	91,697	
Total assets	2,267,351	2,267,351	
Liabilities			
Deposits and balances from banks	4,162	4,162	
Deposits from customers	1,434,047	1,434,047	
Other liabilities	285,999	285,999	
Total liabilities	1,724,208	1,724,208	
Equity			
Share capital	300,000	300,000	(4)
Reserves	243,143	243,143	
<i>of which: Property revaluation reserve</i>		11,244	(5)
<i>of which: Regulatory reserve not eligible for inclusion in regulatory capital</i>		6,583	(6)
<i>of which: Regulatory reserve reflected in regulatory capital</i>		9,417	(7)
<i>of which: Available-for sale financial assets revaluation reserve</i>		(951)	(8)
<i>of which: Retained profits</i>		216,850	(9)
Total equity	543,143	543,143	
Total equity and liabilities	2,267,351	2,267,351	

恒比銀行蘇黎世(香港)有限公司

資產負債表、資本項目和監管扣減項目的對帳

以港幣千元列示

	已刊發財務 報表所載的 資產負債表	根據監管規 定的範圍	對照參考資 本披露模版
	2015年12月31日	2015年12月31日	
資產			
存放銀行的現金結餘	165,228	165,228	
存放銀行款項	453,851	453,851	
投資	323,157	323,157	
貿易票據	580,359	580,359	
其中包括：在監管資本中反映的綜合減值準備		(3,529)	(1)
客戶墊款	535,293	535,293	
其中包括：在監管資本中反映的綜合減值準備		(3,273)	(2)
預付稅款	3,615	3,615	
遞延稅項資產	1,234	1,234	(3)
固定資產	112,917	112,917	
其他資產	91,697	91,697	
資產總值	2,267,351	2,267,351	
負債			
銀行存款及結餘	4,162	4,162	
客戶存款	1,434,047	1,434,047	
其他負債	285,999	285,999	
負債總額	1,724,208	1,724,208	
股東權益			
股本	300,000	300,000	(4)
儲備	243,143	243,143	
其中包括：物業重估儲備		11,244	(5)
其中包括：不符合作為監管資本之監管儲備		6,583	(6)
其中包括：在監管資本中反映的監管儲備		9,417	(7)
其中包括：可供出售金融資產重估儲備		(951)	(8)
其中包括：留存溢利		216,850	(9)
股東權益總額	543,143	543,143	
股東權益與負債總額	2,267,351	2,267,351	