

# HBZ Finance 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-2014	31-Dec-2014	
<b>Assets</b>			
Cash and balances with banks	224,733	224,733	
Placements with banks	360,323	360,323	
Investments	171,015	171,015	
Trade bills	702,654	702,654	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,029)	(1)
Advances to customers	696,491	696,491	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,980)	(2)
Tax paid in advance	388	388	
Deferred tax assets	1,132	1,132	(3)
Fixed assets	118,110	118,110	
Other assets	101,177	101,177	
<b>Total assets</b>	<b>2,376,023</b>	<b>2,376,023</b>	
<b>Liabilities</b>			
Deposits and balances from banks	6,744	6,744	
Deposits from customers	1,459,506	1,459,506	
Other liabilities	357,766	357,766	
<b>Total liabilities</b>	<b>1,824,016</b>	<b>1,824,016</b>	
<b>Equity</b>			
Share capital	300,000	300,000	(4)
Reserves	252,007	252,007	
<i>of which: Property revaluation reserve</i>		11,244	(5)
<i>of which: Regulatory reserve not eligible for inclusion in regulatory capital</i>		7,377	(6)
<i>of which: Regulatory reserve reflected in regulatory capital</i>		8,623	(7)
<i>of which: Available-for sale financial assets revaluation reserve</i>		(69)	(8)
<i>of which: Retained profits</i>		224,832	(9)
<b>Total equity</b>	<b>552,007</b>	<b>552,007</b>	
<b>Total equity and liabilities</b>	<b>2,376,023</b>	<b>2,376,023</b>	

# HBZ Finance Limited

## 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
	2014年12月31日	2014年12月31日	
<b>資產</b>			
存放銀行的現金結餘	224,733	224,733	
存放銀行款項	360,323	360,323	
投資	171,015	171,015	
貿易票據	702,654	702,654	
其中包括：在監管資本中反映的綜合減值準備		(4,029)	(1)
客戶墊款	696,491	696,491	
其中包括：在監管資本中反映的綜合減值準備		(3,980)	(2)
預付稅款	388	388	
遞延稅項資產	1,132	1,132	(3)
固定資產	118,110	118,110	
其他資產	101,177	101,177	
<b>資產總值</b>	<b>2,376,023</b>	<b>2,376,023</b>	
<b>負債</b>			
銀行存款及結餘	6,744	6,744	
客戶存款	1,459,506	1,459,506	
其他負債	357,766	357,766	
<b>負債總額</b>	<b>1,824,016</b>	<b>1,824,016</b>	
<b>股東權益</b>			
股本	300,000	300,000	(4)
儲備	252,007	252,007	
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		7,377	(6)
其中包括：在監管資本中反映的監管儲備		8,623	(7)
其中包括：可供出售金融資產重估儲備		(69)	(8)
其中包括：留存溢利		224,832	(9)
<b>股東權益總額</b>	<b>552,007</b>	<b>552,007</b>	
<b>股東權益與負債總額</b>	<b>2,376,023</b>	<b>2,376,023</b>	