

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-2013	31-Dec-2013	
Assets			
Cash and balances with banks	185,084	185,084	
Placements with banks	345,029	345,029	
Held-to-maturity investments	142,902	142,902	
Trade bills	712,215	712,215	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,780)	(1)
Advances to customers	795,180	795,180	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,107)	(2)
Tax paid in advance	21	21	
Deferred tax assets	1,055	1,055	(3)
Fixed assets	60,853	60,853	
Other assets	31,281	31,281	
Total assets	2,273,620	2,273,620	
Liabilities			
Deposits and balances from banks	3,286	3,286	
Deposits from customers	1,437,583	1,437,583	
Other liabilities	293,879	293,879	
Total liabilities	1,734,748	1,734,748	
Equity			
Share capital	300,000	300,000	(4)
Reserves	238,872	238,872	
<i>of which: Property revaluation reserve</i>		11,244	(5)
<i>of which: Regulatory reserve not eligible for inclusion in regulatory capital</i>		7,729	(6)
<i>of which: Regulatory reserve reflected in regulatory capital</i>		8,271	(7)
<i>of which: Retained profits</i>		211,628	(8)
Total equity	538,872	538,872	
Total equity and liabilities	2,273,620	2,273,620	

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
	2013年12月31日	2013年12月31日	
資產			
存放銀行的現金結餘	185,084	185,084	
存放銀行款項	345,029	345,029	
持有至到期投資	142,902	142,902	
貿易票據	712,215	712,215	
其中包括：在監管資本中反映的綜合減值準備		(3,780)	(1)
客戶墊款	795,180	795,180	
其中包括：在監管資本中反映的綜合減值準備		(4,107)	(2)
預付稅款	21	21	
遞延稅項資產	1,055	1,055	(3)
固定資產	60,853	60,853	
其他資產	31,281	31,281	
總資產	2,273,620	2,273,620	
負債			
銀行存款及結餘	3,286	3,286	
客戶存款	1,437,583	1,437,583	
其他負債	293,879	293,879	
負債總額	1,734,748	1,734,748	
股東權益			
股本	300,000	300,000	(4)
儲備	238,872	238,872	
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		7,729	(6)
其中包括：在監管資本中反映的監管儲備		8,271	(7)
其中包括：留存溢利		211,628	(8)
股東權益總額	538,872	538,872	
股東權益與負債總額	2,273,620	2,273,620	