

# 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
	30-Jun-2015	30-Jun-2015	
<b>Assets</b>			
Cash and short-term funds with banks	494,767	494,767	
Placements with banks maturing between one and twelve months	37,130	37,130	
Held-to-maturity investments	162,003	162,003	
Available for sale investments	47,462	47,462	
Trade bills			
- Gross	647,424	647,424	
- Less: Individual impairment allowances	(2,195)	(2,195)	
- Less: Collective impairment allowance	(8,238)	(8,238)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,029)	(1)
Advances to customers			
- Gross	649,798	649,798	
- Less: Individual impairment allowances	(8,785)	(8,785)	
- Less: Collective impairment allowance	(8,277)	(8,277)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,048)	(2)
Property, plant and equipment	115,455	115,455	
Deferred tax assets	1,142	1,142	(3)
Other assets	78,722	78,722	
<b>Total assets</b>	<b>2,206,408</b>	<b>2,206,408</b>	
<b>Liabilities</b>			
Deposits and balances due to banks	45,955	45,955	
Deposits from customers	1,325,725	1,325,725	
Tax payable	1,460	1,460	
Other liabilities and provisions	295,958	295,958	
<b>Total liabilities</b>	<b>1,669,098</b>	<b>1,669,098</b>	
<b>Equity</b>			
Share capital	300,000	300,000	(4)
Reserves			
- Property revaluation reserve	11,244	11,244	(5)
- Regulatory reserve	16,000	16,000	(6)
<i>of which: Regulatory reserve reflected in regulatory capital</i>		7,825	(7)
- Available-for-sale financial assets revaluation reserve	(117)	(117)	(8)
- Retained profits	210,183	210,183	(9)
<b>Total equity</b>	<b>537,310</b>	<b>537,310</b>	
<b>Total equity and liabilities</b>	<b>2,206,408</b>	<b>2,206,408</b>	

# 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6月30日	2015年6月30日	
<b>資產</b>			
現金及存放銀行同業短期資金	494,767	494,767	
1至12個月內到期的存放銀行同業款項	37,130	37,130	
持有至到期投資	162,003	162,003	
備供出售投資	47,462	47,462	
貿易票據			
- 總額	647,424	647,424	
- 扣減：個別減值準備	(2,195)	(2,195)	
- 扣減：綜合減值準備	(8,238)	(8,238)	
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			
- 總額	649,798	649,798	
- 扣減：個別減值準備	(8,785)	(8,785)	
- 扣減：綜合減值準備	(8,277)	(8,277)	
其中包括：在監管資本中反映的綜合減值準備		(4,048)	(2)
物業、機械及設備	115,455	115,455	
遞延稅項資產	1,142	1,142	(3)
其他資產	78,722	78,722	
<b>總資產</b>	<b>2,206,408</b>	<b>2,206,408</b>	
<b>負債</b>			
銀行同業的存款及結餘	45,955	45,955	
客戶存款	1,325,725	1,325,725	
應付稅項	1,460	1,460	
其他負債及準備	295,958	295,958	
<b>負債總額</b>	<b>1,669,098</b>	<b>1,669,098</b>	
<b>股本</b>			
股本	300,000	300,000	(4)
儲備			
- 物業重估儲備	11,244	11,244	(5)
- 監管儲備	16,000	16,000	(6)
其中包括：在監管資本中反映的監管儲備		7,825	(7)
- 可供出售金融資產重估儲備	(117)	(117)	(8)
- 留存溢利	210,183	210,183	(9)
<b>股本總額</b>	<b>537,310</b>	<b>537,310</b>	
<b>股本與負債總額</b>	<b>2,206,408</b>	<b>2,206,408</b>	