

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 Disclosures Template
	30 June 2013	30 June 2013	
Assets			
Cash and short-term funds with banks	430,979	430,979	
Placements with banks maturing between one and twelve months	120,963	120,963	
Held-to-maturity investments	110,124	110,124	
Trade bills			
– Gross	698,946	698,946	
– Less: Individual impairment allowances	(1,623)	(1,623)	
– Less: Collective impairment allowance	(8,036)	(8,036)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,745)	(1)
Advances to customers			
– Gross	749,498	749,498	
– Less: Individual impairment allowances	(8,691)	(8,691)	
– Less: Collective impairment allowance	(8,399)	(8,399)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,914)	(2)
Property, plant and equipment	62,671	62,671	
Deferred tax assets	834	834	(3)
Other assets	33,082	33,082	
Total assets	2,180,348	2,180,348	
Liabilities			
Deposits and balances due to banks	2,527	2,527	
Deposits from customers	1,321,827	1,321,827	
Tax payable	273	273	
Other liabilities and provisions	338,248	338,248	
Total liabilities	1,662,875	1,662,875	
Equity			
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>		7,456	(7)
– Retained profits	190,229	190,229	(8)
Total equity	517,473	517,473	
Total equity and liabilities	2,180,348	2,180,348	

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 6月30日	2013年 6月30日	
資產			
現金及存放銀行同業短期資金	430,979	430,979	
1至12個月內到期的存放銀行同業款項	120,963	120,963	
持有至到期投資	110,124	110,124	
貿易票據			
– 總額	698,946	698,946	
– 扣減：個別減值準備	(1,623)	(1,623)	
– 扣減：綜合減值準備	(8,036)	(8,036)	
<i>其中包括：在監管資本中反映的綜合減值準備</i>		(3,745)	(1)
客戶墊款			
– 總額	749,498	749,498	
– 扣減：個別減值準備	(8,691)	(8,691)	
– 扣減：綜合減值準備	(8,399)	(8,399)	
<i>其中包括：在監管資本中反映的綜合減值準備</i>		(3,914)	(2)
物業、機械及設備	62,671	62,671	
遞延稅項資產	834	834	(3)
其他資產	33,082	33,082	
總資產	2,180,348	2,180,348	
負債			
銀行同業的存款及結餘	2,527	2,527	
客戶存款	1,321,827	1,321,827	
應付稅項	273	273	
其他負債及準備	338,248	338,248	
負債總額	1,662,875	1,662,875	
股本			
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)
<i>其中包括：在監管資本中反映的監管儲備</i>		7,456	(7)
– 留存溢利	190,229	190,229	(8)
股本總額	517,473	517,473	
股本與負債總額	2,180,348	2,180,348	