

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-2016	30-Jun-2016	
Assets			
Cash and short-term funds with banks	460,201	460,201	
Placements with banks maturing between one and twelve months	138,396	138,396	
Held-to-maturity investments	287,053	287,053	
Available for sale investments	86,864	86,864	
Trade bills			
- Gross	524,364	524,364	
- Less: Individual impairment allowances	(10,581)	(10,581)	
- Less: Collective impairment allowance	(4,985)	(4,985)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,214)	(1)
Advances to customers			
- Gross	604,321	604,321	
- Less: Individual impairment allowances	(11,614)	(11,614)	
- Less: Collective impairment allowance	(5,537)	(5,537)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(3,570)	(2)
Property, plant and equipment	110,460	110,460	
Deferred tax assets	1,174	1,174	(3)
Other assets	35,673	35,673	
Total assets	2,215,789	2,215,789	
Liabilities			
Deposits and balances due to banks	5,298	5,298	
Deposits from customers	1,354,910	1,354,910	
Tax payable	0	0	
Other liabilities and provisions	319,377	319,377	
Total liabilities	1,679,585	1,679,585	
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>		10,315	(7)
- Available-for-sale financial assets revaluation reserve	(646)	(646)	(8)
- Retained profits	209,606	209,606	(9)
Total equity	536,204	536,204	
Total equity and liabilities	2,215,789	2,215,789	

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
	2016年6月30日	2016年6月30日	
資產			
現金及存放銀行同業短期資金	460,201	460,201	
1至12個月內到期的存放銀行同業款項	138,396	138,396	
持有至到期投資	287,053	287,053	
備供出售投資	86,864	86,864	
貿易票據			
- 總額	524,364	524,364	
- 扣減：個別減值準備	(10,581)	(10,581)	
- 扣減：綜合減值準備	(4,985)	(4,985)	
其中包括：在監管資本中反映的綜合減值準備		(3,214)	(1)
客戶墊款			
- 總額	604,321	604,321	
- 扣減：個別減值準備	(11,614)	(11,614)	
- 扣減：綜合減值準備	(5,537)	(5,537)	
其中包括：在監管資本中反映的綜合減值準備		(3,570)	(2)
物業、機械及設備	110,460	110,460	
遞延稅項資產	1,174	1,174	(3)
其他資產	35,673	35,673	
總資產	2,215,789	2,215,789	
負債			
銀行同業的存款及結餘	5,298	5,298	
客戶存款	1,354,910	1,354,910	
應付稅項	0	0	
其他負債及準備	319,377	319,377	
負債總額	1,679,585	1,679,585	
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)
其中包括：在監管資本中反映的監管儲備		10,315	(7)
- 可供出售金融資產重估儲備	(646)	(646)	(8)
- 留存溢利	209,606	209,606	(9)
股本總額	536,204	536,204	
股本與負債總額	2,215,789	2,215,789	