

# 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
	30-Jun-2014	30-Jun-2014	
<b>Assets</b>			
Cash and short-term funds with banks	285,701	285,701	
Placements with banks maturing between one and twelve months	53,750	53,750	
Held-to-maturity investments	149,226	149,226	
Available for sale investments	23,145	23,145	
Trade bills			
- Gross	856,746	856,746	
- Less: Individual impairment allowances	(2,583)	(2,583)	
- Less: Collective impairment allowance	(8,150)	(8,150)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,575)	(1)
Advances to customers			
- Gross	784,309	784,309	
- Less: Individual impairment allowances	(11,475)	(11,475)	
- Less: Collective impairment allowance	(7,331)	(7,331)	
<i>of which: collective impairment allowances reflected in regulatory capital</i>		(4,115)	(2)
Property, plant and equipment	119,619	119,619	
Deferred tax assets	1,055	1,055	(3)
Other assets	44,699	44,699	
<b>Total assets</b>	<b>2,288,711</b>	<b>2,288,711</b>	
<b>Liabilities</b>			
Deposits and balances due to banks	72,637	72,637	
Deposits from customers	1,349,614	1,349,614	
Tax payable	3,500	3,500	
Other liabilities and provisions	328,184	328,184	
<b>Total liabilities</b>	<b>1,753,935</b>	<b>1,753,935</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>		8,981	(7)
- Retained profits	207,532	207,532	(8)
<b>Total equity</b>	<b>534,776</b>	<b>534,776</b>	
<b>Total equity and liabilities</b>	<b>2,288,711</b>	<b>2,288,711</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6月30日	2014年6月30日	
<b>資產</b>			
現金及存放銀行同業短期資金	285,701	285,701	
1至12個月內到期的存放銀行同業款項	53,750	53,750	
持有至到期投資	149,226	149,226	
備供出售投資	23,145	23,145	
貿易票據			
- 總額	856,746	856,746	
- 扣減：個別減值準備	(2,583)	(2,583)	
- 扣減：綜合減值準備	(8,150)	(8,150)	
其中包括：在監管資本中反映的綜合減值準備		(4,575)	(1)
客戶墊款			
- 總額	784,309	784,309	
- 扣減：個別減值準備	(11,475)	(11,475)	
- 扣減：綜合減值準備	(7,331)	(7,331)	
其中包括：在監管資本中反映的綜合減值準備		(4,115)	(2)
物業、機械及設備	119,619	119,619	
遞延稅項資產	1,055	1,055	(3)
其他資產	44,699	44,699	
<b>總資產</b>	<b>2,288,711</b>	<b>2,288,711</b>	
<b>負債</b>			
銀行同業的存款及結餘	72,637	72,637	
客戶存款	1,349,614	1,349,614	
應付稅項	3,500	3,500	
其他負債及準備	328,184	328,184	
<b>負債總額</b>	<b>1,753,935</b>	<b>1,753,935</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		8,981	(7)
- 留存溢利	207,532	207,532	(8)
<b>股本總額</b>	<b>534,776</b>	<b>534,776</b>	
<b>股本與負債總額</b>	<b>2,288,711</b>	<b>2,288,711</b>	