HKCB Finance Limited

Illustration for the Balance Sheet Reconciliation At 31 December 2016

	1		
			Cross
			reference to
	Balance sheet as in	Under regulatory	Definition of
	published financial	scope of	Capital
	statements	consolidation	Components
	HK\$'000	HK\$'000	
Assets			
Cash and balances with banks, central banks and other financial institutions	29,110	29,110	
Placements with and advances to banks, central banks and other financial institutions	40,000	40,000	
Loans and advances to customers and other accounts	6,236,125	6,236,125	
of which : collective impairment allowances reflected in regulatory capital	-	-	(1)
Property and equipment	397	397	
Tax Recoverable	187	187	
Deferred tax assets	812	812	(2)
Total Appare	0.000.004	0.000.004	
Total Assets	6,306,631	6,306,631	
Liabilities			
Deposits and balances of banks and other financial institutions	5,780,000	5,780,000	
Other liabilities	6,763	6,763	
Current taxation		-	
Total Liabilities	5,786,763	5,786,763	
Equity			
Total equity attributable to equity shareholders of the Bank	519,868	519,868	
of which: Paid-in share capital	200,000	200,000	(3)
Retained earnings	319,868	319,868	(4)
Total Equity and Liabilities	6,306,631	6,306,631	

HKCB Finance Limited At 31 December 2016

Extract of Transition Disclosures Template (with added column)

	t of Transition Disclosures remplate (with added column)		<u> </u>	
			Amounts subject to pre- Basel III treatment*	Cross reference to Regulatory Scope of Consolidation
		HK\$'000	HK\$'000	
	CET1 capital: instruments and reserves	,		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	200,000		(3)
2	Retained earnings	319,868		(4)
3	Disclosed reserves	0		
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	Not applicable		
	Public sector capital injections grandfathered until 1 January 2018	Not applicable		
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0		
6	CET1 capital before regulatory deductions	519,868		
	CET1 capital: regulatory deductions			
7	Valuation adjustments	0		
8	Goodwill (net of associated deferred tax liability)	0		
9	Other intangible assets (net of associated deferred tax liability)	0	0	
10	Deferred tax assets net of deferred tax liabilities	812		(2)
11	Cash flow hedge reserve	0		
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	0	
13	Gain-on-sale arising from securitization transactions	0		
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	0	
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	01	
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable		
22	Amount exceeding the 15% threshold	Not applicable		
23	of which: significant investments in the common stock of financial sector entities	Not applicable		
24	of which: mortgage servicing rights	Not applicable		
25	of which: deferred tax assets arising from temporary differences	Not applicable		
26	National specific regulatory adjustments applied to CET1 capital	0		
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0		
26b	Regulatory reserve for general banking risks	0		
	Securitization exposures specified in a notice given by the Monetary Authority	0		
	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	\	
26e 26f	Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting	0	0 0	
27	institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover	0	i°	
	deductions Total regulatory deductions to CET1 capital	812		
	CET1 capital	519,056		
	AT1 capital: instruments			
30	Qualifying AT1 capital instruments plus any related share premium	0		
	of which: classified as equity under applicable accounting standards	0		
-	of which: classified as liabilities under applicable accounting standards	0		
-	Capital instruments subject to phase out arrangements from AT1 capital	0		
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0		
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0		
	AT1 capital before regulatory deductions	0		
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	58	Tier 2 capital	0		
59 Total capital (Total capital = Tier 1 + Tier 2) 519,056	59	Total capital (Total capital = Tier 1 + Tier 2)	519,056		

Abbreviations:

CET1: Common Equity Tier 1 AT1: Additional Tier 1