

BPI International 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 June 2014	30 June 2014	
Assets			
Cash and short-term funds with bank	145,681	145,681	
Placements with banks maturing between one and twelve months	83,476	83,476	
Available-for-sale securities	65,959	65,959	
Held-to-maturity investments	66,218	66,218	
Trade bills	-	-	
Gross	361,334	361,334	
Less: Individual impairment allowances	-	-	
Less: Collective impairment allowance	-	-	
of which: collective impairment allowances reflected in regulatory capital	-	-	
Advances to customers	86,627	86,627	
Gross	86,627	86,627	
Less: Individual impairment allowances	-	-	
Less: Collective impairment allowance	-	1,692	(1)
of which: collective impairment allowances reflected in regulatory capital	-	1,692	
Property, plant and equipment	142	142	
Deferred tax assets	215	215	
Other assets	78	78	(2)
Total assets	448,396	448,396	
Liabilities			
Deposits and balances due to banks	-	-	
Deposits from customers	263,051	263,051	
Tax payable	908	908	
Other liabilities and provisions	11,932	11,932	
Total liabilities	275,891	275,891	
Equity			
Share capital	75,000	75,000	(3)
Reserves	44	27	
of which: Accumulated Other Comprehensive Income	27	27	(4)
Other Reserves	17	-	
Property revaluation reserve	-	-	
Regulatory reserve	-	1,692	
of which: Regulatory reserve earmarked	-	1,692	
Retained profits	97,461	95,770	(5)
Total equity	172,505	172,505	
Total equity and liabilities	448,396	448,396	