

## 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 2013	30 June 2013	
<b>Assets</b>			
Cash and short-term funds with bank	151,184	151,184	
Placements with banks maturing between one and twelve months	154,510	154,510	
Held-to-maturity investments	12,968	12,968	
Trade bills	-	-	
<b>Gross</b>	<b>318,662</b>	<b>318,662</b>	
Less: Individual impairment allowances	-	-	
Less: Collective impairment allowance	-	-	
of which: collective impairment allowances reflected in regulatory capital	-	-	
Advances to customers	84,416	84,416	
<b>Gross</b>	<b>84,416</b>	<b>84,416</b>	
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	131	131	
Deferred tax assets	159	159	
Other assets	78	78	(2)
<b>Total assets</b>	<b>554,125</b>	<b>554,125</b>	
<b>Liabilities</b>			
Deposits and balances due to banks	94,067	94,067	
Deposits from customers	283,393	283,393	
Tax payable	961	961	
Other liabilities and provisions	12,378	12,378	
<b>Total liabilities</b>	<b>390,799</b>	<b>390,799</b>	
<b>Equity</b>			
Share capital	75,000	75,000	(3)
Reserves	(113)	(129)	
of which: Accumulated Other Comprehensive Income	(129)	(129)	(4)
Other Reserves	16	-	
Property revaluation reserve	-	-	
Regulatory reserve	-	1,692	
of which: Regulatory reserve earmarked	-	1,692	
Retained profits	88,439	88,439	(5)
<b>Total equity</b>	<b>163,326</b>	<b>163,326</b>	
<b>Total equity and liabilities</b>	<b>554,125</b>	<b>554,125</b>	