## Bank of Shanghai (Hong Kong) Limited Balance Sheet Reconciliation As at 31 December 2013

## Step 1

The Company's regulatory scope of consolidation and that of accounting consolidation are identical, thus the Company has prepared the reconciliation below to meet the disclosure requirement specified in section 24(1)(b) of the Banking (Disclosures) Rules.

Step 2

Step 2	la	
	Balance sheet as in	
	published	to Definition of
	disclosure	Capital
	statements	Components
	As at 31 Dec 2013	
	HK\$'000	
Assets		
Cash and balances from banks	27,370	
Placements with banks	1,018,818	
Loans and advances to customers	153,901	
of which: collective impairment allowances reflected in regulatory capital	558	(1)
Available-for-sale financial assets	47,614	` '
Fixed assets	13,820	
Intangible assets	6,810	(2)
Deferred tax assets	4,782	(3)
of which: deferred tax liabilities related to intangible assets	1,099	(4)
Current tax recoverable	424	, ,
Other assets	13,662	
Total assets	1,287,201	
Liabilities		
Deposits from customers	967,561	
Deposits from banks	130,987	
Derivative financial liabilities	302	
Current tax payable	446	
Other liabilities	11,825	
Total liabilities	1,111,121	
Equity	, ,	
Share capital	200,000	(4)
Accumulated losses	(25,856)	(5)
Other reserves	1,936	(6)
of which: regulatory reserves	986	(7)
Total equity	176,080	
Total equity and liabilities	1,287,201	

(HK\$'000)

Component of requision y capitar of requision y capitar of paths instruments and reserves  1 Directly issued qualifying CET1 capital instruments plus arry related share premium 20,000 (4)  2 Retained animings (20,500 (6))  3 Disclosed reserves 1,500 (6)  4 Objectly issued capital subject to phase out from CET1 capital finity applicable to non-juint stock companion) Not applicable  4 Objectly insued capital subject to phase out from CET1 capital finity applicable to non-juint stock companion) Not applicable  5 CET1 capital before regulatory deductions 1775,000  5 CET1 capital before regulatory deductions 1775,000  7 Valuation adjustments 10 0  6 Other intamplies assets for of office of capital stock in the capital stock in the capital stock in command stock in the capital			(HK\$'000)	
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24 of which: mortgage servicing rights  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments applied to CET1 capital  26 Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26 Regulatory reserve for general banking risks  26c Securitization exposures specified in a notice given by the Monetary Authority  27c Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  28d Capital shortfall of regulated non-bank subsidiaries  28d Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	22	Amount exceeding the 15% threshold	Not applicable	
of which: deferred tax assets arising from temporary differences  Not applicable  26 National specific regulatory adjustments applied to CET1 capital  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  986 (7)  26c Securitization exposures specified in a notice given by the Monetary Authority  0  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  0  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	23	of which: significant investments in the common stock of financial sector entities	Not applicable	
26 National specific regulatory adjustments applied to CET1 capital  26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26b Regulatory reserve for general banking risks  26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	24	of which: mortgage servicing rights	Not applicable	
26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26b Regulatory reserve for general banking risks  986 (7)  26c Securitization exposures specified in a notice given by the Monetary Authority  0  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  0  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	25	of which: deferred tax assets arising from temporary differences	Not applicable	
26b Regulatory reserve for general banking risks  26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	26	National specific regulatory adjustments applied to CET1 capital	986	
26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  0  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	26b	Regulatory reserve for general banking risks	986	(7)
26e Capital shortfall of regulated non-bank subsidiaries  0  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	26c	Securitization exposures specified in a notice given by the Monetary Authority	0	
Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's	26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
	26e	Capital shortfall of regulated non-bank subsidiaries	0	
			0	
27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions 0	27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28 Total regulatory deductions to CET1 capital 12,578	28	Total regulatory deductions to CET1 capital	12,578	
	29	CET1 capital	163,502	
	29	CET1 capital	163,502	

	AT1 capital: instruments		
30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	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	
36	AT1 capital before regulatory deductions	0	
	AT1 capital: regulatory deductions		
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
39	Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	Total regulatory deductions to AT1 capital	0	
44	AT1 capital	0	
45	Tier 1 capital (Tier 1 = CET1 + AT1)	163,502	
	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	Capital instruments subject to phase out arrangements from Tier 2 capital	0	
48	Tier 2 control instruments issued by consolidated bank subsidiaries and hald by third parties (amount allowed in Tier 2	U	
	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
49			
	capital of the consolidation group)	0	(1) + (7)
50	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements	0	(1) + (7)
50	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	0 0 1,544	(1) + (7)
50 51	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions	0 0 1,544	(1) + (7)
50 51 52	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions	0 0 1,544 1,544	(1) + (7)
50 51 52 53	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments	0 0 1,544 1,544	(1) + (7)
50 51 52 53 54	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments  Reciprocal cross-holdings in Tier 2 capital instruments  Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0 0 1,544 1,544 0	(1) + (7)
50 51 52 53 54 55	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments  Reciprocal cross-holdings in Tier 2 capital instruments  Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of	0 0 1,544 1,544 0 0	(1) + (7)
50 51 52 53 54 55 56	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments  Reciprocal cross-holdings in Tier 2 capital instruments  Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation  National specific regulatory adjustments applied to Tier 2 capital  Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment	0 0 1,544 1,544 0 0	(1) + (7)
50 51 52 53 54 55 56	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments  Reciprocal cross-holdings in Tier 2 capital instruments  Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation  National specific regulatory adjustments applied to Tier 2 capital  Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment	0 0 1,544 1,544 0 0 0	(1) + (7)
50 51 52 53 54 55 56 56a 57	capital of the consolidation group)  of which: capital instruments issued by subsidiaries subject to phase out arrangements  Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital  Tier 2 capital before regulatory deductions  Tier 2 capital: regulatory deductions  Investments in own Tier 2 capital instruments  Reciprocal cross-holdings in Tier 2 capital instruments  Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation  National specific regulatory adjustments applied to Tier 2 capital  Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0 0 1,544 1,544 0 0 0	(1) + (7)

## Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

\*

## Footnote:

Cross-referenced to Consolidated Balance Sheet in Step 2