

The Hongkong and Shanghai Banking Corporation Limited

Interim Disclosure Statement

prepared under the Banking (Disclosure) Rules made pursuant to section 60A of the Banking Ordinance

Supplementary Notes Appendices for the six months ended 30 June 2013

Appendices

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Appendix 1: Transition Disclosures Template

The following table sets out the detailed composition of the group's regulatory capital at 30 June 2013 using the Transition Disclosures Template as specified by the HKMA. The table also shows those items that are currently benefiting from the Basel III transitional arrangements, and are consequently subject to the pre-Basel III treatment, as set out in Schedule 4H to the Banking (Capital) Rules.

		Component of regulatory capital	Amounts subject to pre- Basel III treatment *	Cross- referenced to **
		HK\$m	HK\$m	
1 2 3 4	non equity tier 1 (CET1) capital: instruments and reserves Directly issued qualifying CET1capital instruments plus any related share premium Retained earnings Disclosed reserves Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies) Public sector capital injections grandfathered until 1 January 2018 Minority interests arising from CET1 capital instruments issued by	57,515 256,144 95,477 Not applicable Not applicable		(33) (38)+(42) (35)
	consolidated bank subsidiaries and held by third parties (amount allowed in	22 591		(42)
C	CET1 capital of the consolidated group)	23,581		(43)
0	CET1 capital before regulatory deductions	432,717		
	l capital: regulatory deductions Valuation adjustments	2,700		(2)+(3)+(4)+
8	Goodwill (net of associated deferred tax liability)	10,802		(7)+(21) (11)+(14)+ (17)+(27)
9	Other intangible assets (net of associated deferred tax liability)	6,166	_	(12)+(15)+ (18)+(28)
	Deferred tax assets net of deferred tax liabilities	1,945		(16)
	Cash flow hedge reserve	153		(37)
12	Excess of total EL amount over total eligible provisions under the IRB approach			
13	Gain-on-sale arising from securitization transactions	_	-	
	Gains and losses due to changes in own credit risk on fair valued liabilities	1,634	_	(20)+(22)+
	Defined benefit pension fund net assets (net of associated deferred tax	2,001		(23)+(25)
	liabilities)	78	-	(19)
16	Investments in own CET1 capital instruments (if not already netted off			
17	paid-in capital on reported balance sheet)	-	-	
	Reciprocal cross-holdings in CET1 capital instruments Insignificant capital investments in CET1 capital instruments issued by	-	-	
18	financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	_	_	
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory	521	100,236	(1)+(6)+(8)+ (10)+(13)- (47)(48)
	consolidation (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) Deferred tax assets arising from temporary differences (amount above 10%	Not applicable		(47)-(48)
21	threshold, net of related tax liability)	Not applicable		

HKSm HKSm 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 defered tax assets arising from temporary differences Not applicable 26 National specific regulatory adjustments applied to CET1 capital 69.883 26 Comulatory reserve for general banking risks 21.102 (39) 27 Regulatory reserve for general banking risks 21.102 (39) 28 Total regulatory deductions to CET1 capital 104.883 29 CET1 capital 104.883 29 CET1 capital instruments - 30 Qualifying AT1 capital instruments plus related share premium - 31 Of which classified as labilities under applicable accounting standards - 32 Capital instruments issued by consolidated provide and held by third held instruct and allowed in AT1 capital of the consolidated group 8,454 34 AT1 capital instruments issued by subsidiaries subject to phase out arrangements from Capital of the consolidated group - 31 Off which classified as labilities under applicable accounting standards - - 32 Capital instruments issued b			Component of regulatory capital	Amounts subject to pre- Basel III treatment *	Cross- referenced to **
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 Cumulative fair value gains arising from the revaluation of land and buildings (com-use and investment properties) 48,781 (36)+(41) 26 Regulatory deductions applied to CET1 capital 69,883 (36)+(41) 27 Regulatory deductions applied to CET1 capital 48,781 (36)+(41) 28 Total regulatory deductions applied to CET1 capital 104,883 29 CET1 capital 104,883 29 CET1 capital 327,834 AT1 capital instruments - - 30 Qualifying AT1 capital instruments plus related share premium - 31 Of which classified as equity under applicable accounting standards - 32 Of which Calcasified as quity under applicable accounting standards - 33 Capital instruments subget to phase out arrangements from AT1 capital 30,663 (31) 34 AT1 capital instruments issued by subsidiaries subject to phase out arrangements - - 36 AT1 capital instruments issued by subsidiaries subject to obtect to phase out arrangements -			HK\$m	HK\$m	
24 Of which mortgage servicing rights Not applicable 25 Of which deferred tax assets arising from temporary differences Not applicable 26 Autonal specific regulatory adjustments applied to CETI capital 69,883 26a Cumulative fair value gains arising from the revaluation of land and buildings (town-use and investment properties) 48,781 (36)+(41) 26b Regulatory deductions to CETI capital due to insufficient 739 (39) 27 Regulatory deductions to CETI capital 104,883 (30)-(49) 28 Total regulatory deductions to CETI capital 104,883 (30)-(49) 28 Total regulatory deductions to CETI capital 104,883 (30)-(49) 29 CETI capital 327,834 (31) 31 Of which classified as equity under applicable accounting standards - - 32 Of which classified as equity under applicable accounting standards - - 33 Capital instruments issued by subsidiaries and held yb third parties (amount allowed in ATI capital instruments issued by subsidiaries subject to phase out arrangements 6,225 (45) 36 ATI capital before regulatory deductions 39,117 (49)		Of which significant investments in the common stock of financial			
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26b Regulatory reserve for general banking risks 21,102 (39) 27 Regulatory deductions applied to ETI capital due to insufficient 11,001 (50)-(49) 28 Total regulatory deductions to CET1 capital and Tier 2 capital to cover deductions 11,001 (50)-(49) 28 Total regulatory deductions to CET1 capital 104,883 (50)-(49) 29 CET1 capital 327,834 - ATI capital: instruments - - 31 Of Which classified as equity under applicable accounting standards - - 31 Capital instruments subject to phase out arrangements from AT1 capital 30,663 (31) 34 AT1 capital instruments issued by consolidated bank subsidiaries and held by thich AT1 capital instruments issued by subsidiaries subject to phase out arrangements from AT1 capital 6,225 (45) 35 Of Which AT1 capital instruments - - - - 37 Investments in own AT1 capital instruments - - - - 36 Capital instruments - - - - - 37 Investments in own AT1 capital instruments - - - - - - - - - - - - -	204		48,781		(36)+(41)
28 Total regulatory deductions to CET1 capital 104,883 29 CET1 capital 327,834 AT1 capital: instruments - 30 Qualifying AT1 capital instruments plus related share premium - 31 Of which classified as equity under applicable accounting standards - 32 Capital instruments subject to phase out arrangements from AT1 capital 30,663 (31) 34 AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidated group) 8,454 (44)+(45) 35 Of which AT1 capital instruments issued by subsidiaries subject to phase out arrangements 6,225 (45) 36 AT1 capital instruments issued by subsidiaries subject to phase out arrangements - - 37 Investments in own AT1 capital instruments - - 38 Reciprocal cross-holdings in AT1 capital instruments - - 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) - - 40 Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation - - 41 National specific regulatory adjustments applied to AT1 capital and supplementary capital bas		Regulatory reserve for general banking risks	21,102		
29 CET1 capital 327,834 ATI capital: instruments		Additional Tier 1 (AT1) capital and Tier 2 capital to cover deductions	11,001		(50)-(49)
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40 Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation - - 41 National specific regulatory adjustments applied to AT1 capital 50,118 - 41a Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital 50,118 vii Of which Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 50,118 (47) 42 Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions			_	_	
41 National specific regulatory adjustments applied to AT1 capital 50,118 41a Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital 50,118 vii Of which Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 50,118 42 Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	40	Significant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory			
41a Portion of deductions applied 50:50 to core capital and supplementary capital based on pre-Basel III treatment which, during transitional period, remain subject to deduction from Tier 1 capital 50,118 vii Of which Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 50,118 (47) 42 Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	41		50.118	-	
remain subject to deduction from Tier 1 capital 50,118 vii Of which Significant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 50,118 (47) 42 Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions to AT1 capital (50) 44 AT1 capital (50)		Portion of deductions applied 50:50 to core capital and supplementary			
AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 50,118 (47) 42 Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions to AT1 capital 50,118 (50) 44 AT1 capital 50,118 (50)	vii	remain subject to deduction from Tier 1 capital	50,118		
capital to cover deductions43 Total regulatory deductions to AT1 capital50,11844 AT1 capital		AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	50,118		(47)
44 AT1 capital	42				
44 AT1 capital	43	Total regulatory deductions to AT1 capital	50,118		(50)
		-	327,834		

	Component of regulatory capital	Amounts subject to pre- Basel III treatment	Cross- referenced to **
	HK\$m	HK\$m	
Tier 2 capital : instruments and provisions			
46 Qualifying Tier 2 capital instruments plus any related share premium	2,327		(24)
47 Capital instruments subject to phase out arrangements from Tier 2 capital	42,399		(26)+(29)+ (32)
48 Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation			(52)
group)	4,536		(30)+(46)
49 Of which capital instruments issued by subsidiaries subject to phase out			(20)
arrangements 50 Collective impairment allowances and regulatory reserve for general	3,902		(30)
banking risks eligible for inclusion in Tier 2 capital	12,624		(5)+(40)
51 Tier 2 capital before regulatory deductions	61,886		
Tier 2 capital : regulatory deductions			
52 Investments in own Tier 2 capital instruments	_	_	
53 Reciprocal cross-holdings in Tier 2 capital instruments	-	-	
54 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)	-	-	
55 Significant capital investments in Tier 2 capital instruments issued by			
financial sector entities that are outside the scope of regulatory	2 0 5 5		
consolidation	2,857	-	(9)
56 National specific regulatory adjustments applied to Tier 2 capital 56a Add back of cumulative fair value gains arising from the revaluation of land	27,512		
and buildings (own-use and investment properties) eligible for inclusion in	l		[(34)+(36)+
Tier 2 capital	(22,606)		(41) x 45%
56b Portion of deductions applied 50:50 to core capital and supplementary	(22,000)		(41)] X 45/0
capital based on pre-Basel III treatment which, during transitional period,			
remain subject to deduction from Tier 2 capital	50,118		
vii Of which Significant capital investments in CET1 capital instruments,	00,110		
AT1 capital instruments and Tier 2 capital instruments issued by			
financial sector entities that are outside the scope of regulatory			
consolidation	50,118		(48)
57 Total regulatory deductions to Tier 2 capital	30,369		
58 Tier 2 capital	31,517		
59 Total capital (Total capital = Tier 1 + Tier 2)	359,351		
60 Total risk weighted assets	2,311,573		

	Component of regulatory capital	Amounts subject to pre- Basel III treatment*	Cross- referenced to **
	HK\$m	HK\$m	
 Capital ratios (as a percentage of risk weighted assets) 61 CET1 capital ratio 62 Tier 1 capital ratio 63 Total capital ratio 64 Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3A, or s.3B, as the case requires, of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements) 65 Of which capital conservation buffer requirement 66 Of which bank specific countercyclical buffer requirement 67 Of which G-SIB or D-SIB buffer requirement 68 CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3A, or s.3B, as the case requires, of the BCR 	14.18% 14.18% 15.55% 3.50% 0.00% 0.00% 10.68%		
 National minima (if different from Basel 3 minimum) 69 National CET1 minimum ratio 70 National Tier 1 minimum ratio 71 National total capital minimum ratio Amounts below the thresholds for deduction (before risk weighting) 72 Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities 	Not applicable Not applicable Not applicable		
 that are outside the scope of regulatory consolidation 73 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation 74 Mortgage servicing rights (net of related tax liability) 75 Deferred tax assets arising from temporary differences (net of related tax liability) 	15,506 32,888 Not applicable Not applicable		
 Applicable caps on the inclusion of provisions in Tier 2 capital 76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the basic approach and the standardised (credit risk) approach (prior to application of cap) 77 Cap on inclusion of provisions in Tier 2 under the basic approach and the standardised (credit risk) approach 78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap) 79 Cap for inclusion of provisions in Tier 2 under the IRB approach 	3,057 2,625 14,421 9,999		
 Capital instruments subject to phase-out arrangements 80 Current cap on CET1 capital instruments subject to phase out arrangements 81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) 82 Current cap on AT1 capital instruments subject to phase out arrangements 83 Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) 84 Current cap on Tier 2 capital instruments subject to phase out arrangements 85 Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities) 	Not applicable Not applicable 46,413 - 49,565 -		

* This refers to the position under the Banking (Capital) Rules in force on 31 December 2012.

** Cross-referenced to Balance Sheet Reconciliation in Appendix 2b.

Notes to the template

Elements where a more conservative definition has been applied in the BCR relative to that set out in Basel III capital standards:

Row No.	Description	Hong Kong basis HK\$m	Basel III basis HK\$m
10	Deferred tax assets net of deferred tax liabilities	1,945	297

Explanation

As set out in paragraph 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), Deferred Tax Assets ('DTAs') that rely on future profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an Al is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III.

The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for Mortgage Servicing Rights ('MSRs'), DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.

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)

100,757 99,227

Explanation

For the purpose of determining the total amount of significant capital investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business.

Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.

Remarks:

The amount of the 10%/15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.

Appendix 2: Balance Sheet Reconciliation

The following tables together provide a reconciliation of the group's consolidated statement of financial position, as published in the 2013 Interim Consolidated Results - Highlights, to the Transition Disclosures Template in Appendix 1 of this document.

a. The following table sets out the group's consolidated statement of financial position at 30 June 2013 based on the accounting scope of consolidation and the corresponding balances based on the regulatory scope of consolidation.

	At 30 June 2013	
	Balance sheet in	Under
	published	regulatory
	financial	scope of
	statements	consolidation
	HK\$m	HK\$m
Assets		
Cash and short-term funds	981,440	971,261
Items in the course of collection from other banks	28,035	28,035
Placings with banks maturing after one month	201,167	192,199
Certificates of deposit	100,206	88,967
Hong Kong Government certificates of indebtedness	188,334	188,334
Trading assets	366,443	331,293
Financial assets designated at fair value	80,192	1,554
Derivatives	379,128	378,907
Loans and advances to customers	2,481,588	2,478,255
Financial investments	669,952	483,566
Amounts due from Group companies	147,637	180,830
Investments in subsidiaries	, _	11,222
Interests in associates and joint ventures	101,537	99,210
Goodwill and intangible assets	39,844	12,536
Property, plant and equipment	98,813	96,868
Deferred tax assets	1,886	1,847
Other assets	114,858	98,582
Total assets	5,981,060	5,643,466

Balance sheet in publishedUnder regulatory financialLiabilities		At 30 June 2013		
financial statements scope of consolidation Liabilities HK\$m HK\$m Hong Kong currency notes in circulation 188,334 188,334 Items in the course of transmission to other banks 48,946 48,946 Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,380 Perivatives 362,412 362,112 Debt securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under novisions 88,318 85,216 Deferred tax liabilities 13,257 13,257 Subordinated liabilities 5,400,719 5,197,436 Perference shares 54,318 54,205 Total liabilities 5,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9		Balance sheet in	Under	
statements consolidation Habilities HK\$m Hong Kong currency notes in circulation 188,334 188,334 Items in the course of transmission to other banks 48,946 48,946 Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,530 Financial liabilities designated at fair value 45,877 9,984 Derivatives 362,412 362,132 Debt securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 5,490,719 5,197,436 Teat liabilities 54,903 247,144 Proposed dividend 9,000 9,000 Other reserves 39,559 55,490		published	regulatory	
HK\$m HK\$m Liabilities		financial	scope of	
Liabilities Hong Kong currency notes in circulation 188,334 188,334 Items in the course of transmission to other banks 48,946 48,946 Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,380 Financial liabilities designated at fair value 45,877 9,984 Derivatives 362,412 362,123 362,130 Debt securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 88,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,909,719 5,197,435 Deforce shares 54,318 54,205 Other reserves 95,5		statements	consolidation	
Hog Kong currency notes in circulation 188,334 188,334 Items in the course of transmission to other banks 48,946 48,946 Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,380 Financial liabilities designated at fair value 45,877 9,984 Derivatives 362,412 362,130 Dets securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Other reserves		HK\$m	HK\$m	
Items in the course of transmission to other banks 48,946 48,946 Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,384 Derivatives 362,412 362,112 Derivatives 362,412 362,130 Det securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 13,257 13,257 Deferred tax liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5,509 5,89,699 58,969 Share capital 5,50 95,571 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend	Liabilities			
Deposits by banks 235,957 235,351 Customer accounts 3,779,575 3,769,931 Trading liabilities 196,544 196,380 Financial liabilities designated at fair value 45,877 9,984 Derivatives 362,412 362,112 362,130 Debt securities in issue 74,789 74,789 74,789 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Deferred tax liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 55,20 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Other reserves 99,359 35,440 Non-controlling interests	Hong Kong currency notes in circulation	188,334	188,334	
Customer accounts $3,779,575$ $3,769,931$ Trading liabilities196,544196,380Financial liabilities designated at fair value $45,877$ $9,984$ Derivatives $362,412$ $362,130$ Debt securities in issue $74,789$ $74,575$ Retirement benefit liabilities $5,028$ $4,940$ Amounts due to Group companies $113,296$ $136,243$ Other liabilities and provisions $88,318$ $85,216$ Liabilities under insurance contracts issued $260,664$ $-$ Current tax liabilities $15,636$ $11,022$ Deferred tax liabilities $13,257$ $13,257$ Preference shares $54,318$ $54,205$ Total liabilities $5,909$ $58,969$ Share capital $58,969$ $58,969$ Other reserves $95,520$ $95,4777$ Retained profits $287,493$ $247,144$ Proposed dividend $9,000$ $9,000$ Total shareholders' equity $450,982$ $410,590$ Non-controlling interests $39,359$ $35,440$ Total equity $490,341$ $446,030$	Items in the course of transmission to other banks	48,946	48,946	
Trading liabilities 196,544 196,380 Financial liabilities designated at fair value 45,877 9,984 Derivatives 362,412 362,130 Debt securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tas liabilities 7,768 6.922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Share capital 58,969 58,969 09,471 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 90,000 9,000 Non-controlling interests 39,359 35,440 Total equity 490,341 <td>Deposits by banks</td> <td>235,957</td> <td>235,351</td>	Deposits by banks	235,957	235,351	
Financial liabilities designated at fair value $45,877$ $9,984$ Derivatives $362,412$ $362,130$ Debt securities in issue $74,789$ $74,575$ Retirement benefit liabilities $5,028$ $4,940$ Amounts due to Group companies $113,296$ $136,243$ Other liabilities and provisions $88,318$ $85,216$ Liabilities under insurance contracts issued $260,664$ $-$ Current tax liabilities $15,636$ $11,022$ Subordinated liabilities $13,257$ $13,257$ Preference shares $54,318$ $54,205$ Total liabilities $5,520$ $95,477$ Retained profits $287,493$ $247,144$ Proposed dividend $9,000$ $9,000$ Total shareholders' equity $450,982$ $410,590$ Non-controlling interests $39,359$ $35,440$ Total equity $490,341$ $446,030$	Customer accounts	3,779,575	3,769,931	
Derivatives $362,412$ $362,130$ Debt securities in issue $74,789$ $74,575$ Retirement benefit liabilities $5,028$ $4,940$ Amounts due to Group companies $113,296$ $136,243$ Other liabilities and provisions $88,318$ $85,216$ Liabilities under insurance contracts issued $260,664$ -Current tax liabilities $7,768$ $6,922$ Deferred tax liabilities $15,636$ $11,022$ Subordinated liabilities $13,257$ $13,257$ Preference shares $54,318$ $54,205$ Total liabilities $5,490,719$ $5,197,436$ Equity $88,369$ $58,969$ $58,969$ Share capital $58,969$ $58,969$ Other reserves $95,520$ $95,477$ Retained profits $287,493$ $247,144$ Proposed dividend $9,000$ $9,000$ Total shareholders' equity $450,982$ $410,590$ Non-controlling interests $39,359$ $35,440$ Total equity $490,341$ $446,030$	Trading liabilities	196,544	196,380	
Debt securities in issue 74,789 74,575 Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 7,768 6,922 Deferred tax liabilities 7,768 6,922 Subordinated liabilities 13,257 13,257 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 9,000 9,000 9,000 9,000 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Financial liabilities designated at fair value	45,877	9,984	
Retirement benefit liabilities 5,028 4,940 Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 9,000 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440	Derivatives	362,412	362,130	
Amounts due to Group companies 113,296 136,243 Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440	Debt securities in issue	74,789	74,575	
Other liabilities and provisions 88,318 85,216 Liabilities under insurance contracts issued 260,664 - Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5,490,719 5,197,436 Equity 58,969 58,969 Share capital 58,969 58,969 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Retirement benefit liabilities	5,028	4,940	
Liabilities under insurance contracts issued 260,664 - Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Amounts due to Group companies	113,296	136,243	
Current tax liabilities 7,768 6,922 Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Other liabilities and provisions	88,318	85,216	
Deferred tax liabilities 15,636 11,022 Subordinated liabilities 13,257 13,257 Preference shares 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 52,20 95,477 Share capital 58,969 58,969 0ther reserves Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Liabilities under insurance contracts issued	260,664	-	
Subordinated liabilities 13,257 Subordinated liabilities 13,257 Preference shares 54,318 Total liabilities 5,490,719 Share capital 58,969 Other reserves 95,520 Retained profits 287,493 Proposed dividend 9,000 Total shareholders' equity 450,982 Non-controlling interests 39,359 Total equity 490,341	Current tax liabilities	7,768	6,922	
Preference shares 54,207 54,205 Total liabilities 54,318 54,205 Total liabilities 5,490,719 5,197,436 Equity 5 5,490,719 5,197,436 Share capital 58,969 58,969 58,969 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Deferred tax liabilities	15,636	11,022	
Total liabilities 5,490,719 5,197,436 Equity 5 5 Share capital 58,969 58,969 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Subordinated liabilities	13,257	13,257	
Equity 58,969 58,969 Share capital 58,969 58,969 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Preference shares	54,318	54,205	
Share capital 58,969 58,969 Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Total liabilities	5,490,719	5,197,436	
Other reserves 95,520 95,477 Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Equity			
Retained profits 287,493 247,144 Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Share capital	58,969	58,969	
Proposed dividend 9,000 9,000 Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Other reserves	95,520	95,477	
Total shareholders' equity 450,982 410,590 Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Retained profits	287,493	247,144	
Non-controlling interests 39,359 35,440 Total equity 490,341 446,030	Proposed dividend	9,000	9,000	
Total equity 490,341 446,030	Total shareholders' equity	450,982	410,590	
	Non-controlling interests	39,359	35,440	
	Total equity	490,341	446,030	
Total equity and liabilities 5,981,060 5,643,466	Total equity and liabilities	5,981,060	5,643,466	

b. The following table expands the balance sheet under the regulatory scope of consolidation to show separately the capital components that are reported in the Transition Disclosures Template in Appendix 1. The capital components in this table contain a reference which shows how these amounts are included in the Transition Disclosures Template in Appendix 1.

	At 30 June 2013			
	Balance sheet in published financial statements HK\$m	Under regulatory scope of consolidation HK\$m	Cross- referenced to Definition of Capital Components	
Assets				
Cash and short-term funds	981,440	971,261		
Items in the course of collection from other banks	28,035	28,035		
Placings with banks maturing after one month	201,167	192,199		
Certificates of deposit	100,206	88,967		
Hong Kong Government certificates of indebtedness	188,334	188,334		
Trading assets	366,443	331,293		
Of which significant capital investments in financial sector entities exceeding 10% threshold		494	(1)	
Of which valuation adjustments		350	(2)	
Financial assets designated at fair value	80,192	1,554		
Of which valuation adjustments		3	(3)	
Derivatives	379,128	378,907		
Of which valuation adjustments		1,130	(4)	
Loans and advances to customers	2,481,588	2,478,255		
Of which impairment allowances eligible for inclusion in Tier 2 capital		1,959	(5)	
Financial investments	669,952	483,566		
Of which significant capital investments in financial sector entities exceeding 10% threshold		19,542	(6)	
Of which valuation adjustments		1,216	(7)	
Amounts due from Group companies	147,637	180,830		
Of which significant capital investments in financial sector entities exceeding 10% threshold		1,530	(8)	
Of which significant capital investments in financial sector entities		2,857	(9)	
Investments in subsidiaries	-	11,222		
Of which significant capital investment in financial sector entities exceeding 10% threshold		8,461	(10)	
Interests in associates and joint ventures	101,537	99,210		
Of which goodwill		4,690	(11)	
Of which intangible assets		704	(12)	
Of which significant capital investments in financial sector entities exceeding 10% threshold		70,730	(13)	
Goodwill and intangible assets	39,844	12,536		
Of which goodwill	,	6,211	(14)	
Of which intangible assets		6,325	(15)	
Property, plant and equipment	98,813	96,868		
Deferred tax assets	1,886	1,847		
Of which deferred tax assets net of related tax liabilities		1,945	(16)	
Of which deferred tax liabilities related to goodwill		(72)	(17)	
Of which deferred tax liabilities related to intangibles		(26)	(18)	
Other assets	114,858	98,582		
Of which defined pension fund net assets		78	(19)	
Total assets	5,981,060	5,643,466		

Balance sheet in published franacial franacial scope of consolidationConsecutive regenation to Of Capital consolidationLabilitiesItemItemItemItemHong Kong currency notes in circulation188,334 (188,334188,334 (188,334ItemItemItems in the course of transmission to other banks235,597 (235,511235,517235,511ItemCustomer accounts3,779,575 (376,933)3,779,575 (376,933)1Item(100,0000000000000000000000000000000000		At 30 June 2013		
Hong Kong currency notes in circulation188,334188,334Hems in the course of transmission to other banks48,94648,946Deposits by banks235,557235,351Customer accounts3,779,5753,769,931Trading liabilities196,544196,380Of which gains and losses due to changes in own credit risk on fair valued liabilities designated at fair value45,8779984Of which gains and losses due to changes in own credit risk on fair valued liabilities designated at fair value8(2)Derivatives362,412362,130(2)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Derivatives362,412362,130(2)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debt securities in issue74,78974,575(2)Retirement benefit liabilities5,0284,940(2)Of which qualifying Tier 2 capital instruments2,327(24)(2)Of which pains and losses due to changes in own credit risk on fair valued liabilities and provisions88,31885,216(2)Of which pains and losses due to changes in own credit risk on fair valued liabilities and provisions88,31885,216(2)Of which qualifying Tier 2 capital instruments, subject to phase out arrangements9,502(26)(26)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to g		published financial statements	regulatory scope of consolidation	referenced to Definition of Capital
Items in the course of transmission to other banks48,94648,946Deposits by banks235,957235,351Customer accounts37,79,5753,760,931Trading liabilities196,544196,380Of which gains and losses due to changes in own credit risk on fair1(21)Financial liabilities196(20)Of which gains and losses due to changes in own credit risk on fair1(21)Valued liabilities8(22)Derivatives8(22)Derivatives1,352(23)Of which gains and losses due to changes in own credit risk on fair1,352(23)valued liabilities1,352(23)Detivatives1,352(23)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which portion eligible for Tier 2 capital instruments, subject to phase9,502(26)Of which portion eligible for Tier 2 capital instruments, subject to phase3,902(30)Of which deferred tax liabilities13,25713,257(27)Of which deferred tax liabilities related to intangibles3,902(30)Of which portion eligible for Tier 2 capital instrume				
Deposits by banks235,957235,351Customer accounts3,779,5753,769,931Trading liabilities196,584196,380Of which gains and losses due to changes in own credit risk on fair valued liabilities196(20)Of which yains and losses due to changes in own credit risk on fair valued liabilities1(21)Financial liabilities designated at fair value45,8779,984(22)Of which gains and losses due to changes in own credit risk on fair valued liabilities8(22)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Det securities in issue74,78974,575(24)Amounts due to Group companies113,296136,243(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments9,502(26)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other ta liabilities15,63611,022Deferred tax liabilities related to goodwill out instruments, subject to phase out arrangements(27)(27)Of which deferred tax liabilities related to goodwill out arrangements(3,902(30)Of which deferred tax liabilities related to intagibles(3,527(22)Of which deferred tax liabilities related to intagibles(3				
Customer accounts3,779,5753,769,931Trading liabilities196,544196,344Of which gains and losses due to changes in own credit risk on fair valued liabilities1(20)Of which valuation adjustments1(21)Financial liabilities designed at fair value45,8779,984Of which gains and losses due to changes in own credit risk on fair valued liabilities designed at fair value8(22)Derivatives362,412362,130(23)Derivatives1,352(23)(23)Debt securities in issue74,78974,575(74)Retirement benefit liabilities5,0284,940(24)Amounts due to Group companies113,296136,243(24)Of which qualifying Tier 2 capital instruments78(25)(24)Of which qualifying Tier 2 capital instruments, subject to phase out arrangements9,502(26)(26)Other ta liabilities7,7686,922(26)Of which deferred tax liabilities15,63611,022(27)Of which deferred tax liabilities related to goodwill subject to phase(27)(27)(27)Of which deferred tax liabilities related to goodwill subject to phase(33,77)(38)(30)Preference shares54,31854,205(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)<				
Trading liabilities196,544196,380Of which gains and losses due to changes in own credit risk on fair166(20)of which valuation adjustments1(21)Financial liabilities designated at fair value45,8779,984Of which gains and losses due to changes in own credit risk on fair8(22)Derivatives362,412362,130(23)Of which gains and losses due to changes in own credit risk on fair1,352(23)Of which gains and losses due to changes in own credit risk on fair1,352(23)Ob securities in issue74,78974,575(24)Of which gains and losses due to changes in own credit risk on fair136,264(24)Announts due to Group companies113,296136,243(24)Of which gains and losses due to changes in own credit risk on fair2,327(24)Of which gains and losses due to changes in own credit risk on fair78(25)Of which gains and losses due to changes in own credit risk on fair78(25)Of which pains and losses due to changes in own credit risk on fair9,502(26)Other liabilities and provisions88,31885,216(27)Of which portion eligible for Tier 2 capital instruments, subject to phase(27)(27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles13,257(28)Subordinated liabilities3,902(30)(30)Of which portion eligible for Tier 2 capita	Deposits by banks	235,957		
Of which gains and losses due to changes in own credit risk on fair valued liabilities196 (20)Of which valuation adjustments1(21)Financial liabilities designated at fair value45,877 (9,9849,984Of which gains and losses due to changes in own credit risk on fair valued liabilities8(22)Derivatives362,412 (362,130362,412(23)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debrivatives5,028 (4,940)4,940(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(24)Of which qualifying Tier 2 capital instruments2,327(24)Of which qualifying Tier 2 capital instruments78(25)Of which pains and losses due to changes in own credit risk on fair valued liabilities7,7686,922Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,318 (837)(28)Subordinated liabilities13,257(27)Of which deferred tax liabilities related to goodwill out arrangements(27)(27)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Peferred tax liabilities related to goodwill out arrangements(30,27)(28)Subordinated liabilities13,257(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements <t< td=""><td>Customer accounts</td><td>3,779,575</td><td>3,769,931</td><td></td></t<>	Customer accounts	3,779,575	3,769,931	
valued liabilities196(20)Of which valuation adjustments1(21)Financial liabilities designated at fair value45,8779,984Of which gains and losses due to changes in own credit risk on fair valued liabilities8(22)Derivatives362,412362,130362,142Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Detivatives50,284,94044,87974,789Retirement benefit liabilities5,0284,94044,940Amounts due to Group companies113,296136,243362,113Of which qualifying Tie 2 capital instruments5,0284,94044,940Of which qualifying Tie 2 capital instruments, subject to phase78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase9,502(26)Other liabilities7,7686,922260,664-Current tax liabilities7,7686,922260,664-Current tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which portion eligible for Tier 2 capital instruments, subject to phase3,902(30)Preference shares54,31854,205(29)Of which portion eligible for Tier 2 capital instruments, subject to phase3,902(30)Of which portion eligible for Tier 2 capital instruments, subject to phase3,902(30)Of which portion eligible for	Trading liabilities	196,544	196,380	
Of which valuation adjustments1(21)Financial liabilities designated at fair value45,8779,984Of which gains and losses due to changes in own credit risk on fair valued liabilities8(22)Derivatives362,412362,130362,412Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Det securities in issue74,78974,57574,575Retirement benefit liabilities5,0284,940440Amounts due to Group companies113,296136,24301Of which qualifying Tie 2 capital instruments2,327(24)(24)Of which qualifying Tie 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216260,664-Current tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles13,25713,257(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205(21)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Of which portion eligible for Tier 2 capital instruments, subject to phase out	Of which gains and losses due to changes in own credit risk on fair			
Financial liabilities designated at fair value45,8779,984Of which gains and losses due to changes in own credit risk on fair valued liabilities8(2)Derivatives362,412362,130Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debt securities in issue74,78974,575Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which gains and losses due to changes in own credit risk on fair valued liabilities and provisions88,31885,216Of which partine entities and provisions88,31885,216(26)Other liabilities under insurance contracts issued260,664-Current tax liabilities7,7686.922(27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205(29)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase <td>valued liabilities</td> <td></td> <td>196</td> <td>(20)</td>	valued liabilities		196	(20)
Of which gains and losses due to changes in own credit risk on fair valued liabilities8(22)Derivatives362,412362,130Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debt securities in issue74,78974,575Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which qualifying Tier 2 capital instruments78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities7,7686,922Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which portion eligible for Tier 2 capital instruments, subject to phase 	Of which valuation adjustments		1	(21)
valued liabilities8(22)Derivatives362,412362,130Of which gains and losses due to changes in own credit risk on fair valued liabilities1.352(23)Debt securities in issue74,78974,575(23)Retirement benefit liabilities5,0284,940(24)Amounts due to Group companies113,296136,243(24)Of which qualifying Tie 2 capital instruments2,327(24)(24)Of which pains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216(26)Liabilities under insurance contracts issued260,664-(27)Of which deferred tax liabilities related to goodwill out arrangements(27)(27)(27)Of which deferred tax liabilities related to goodwill out arrangements(27)(27)(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,21854,218(21)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31) </td <td>Financial liabilities designated at fair value</td> <td>45,877</td> <td>9,984</td> <td></td>	Financial liabilities designated at fair value	45,877	9,984	
Derivatives362,412362,130Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debt securities in issue74,78974,575Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216(27)Liabilities under insurance contracts issued260,664-(27)Current tax liabilities7,7686,922(28)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities3,902(30)(30)Preference shares54,31854,205(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,0,663(31)Of which portion eligible fo	Of which gains and losses due to changes in own credit risk on fair			
Of which gains and losses due to changes in own credit risk on fair valued liabilities1,352(23)Debt securities in issue74,78974,575(23)Betirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216(27)Liabilities7,7686,922(27)Of which deferred tax liabilities related to goodwill of which deferred tax liabilities related to goodwill(27)(27)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements(837)(28)Subordinated liabilities13,25713,257(29)Of which deferred tax liabilities related to goodwill subject to phase9,355(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663<	valued liabilities		8	(22)
valued liabilities1,352(23)Debt securities in issue74,78974,575Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities under insurance contracts issued200,664Current tax liabilities7,7686,922-Deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles13,25713,257(28)Subordinated liabilities13,25713,257(29)(30)Or which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)(30)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205(31)Of which portion eligible for ATI capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for ATI capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrang	Derivatives	362,412	362,130	
Debt securities in issue74,78974,575Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216Liabilities under insurance contracts issued260,664-Current tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to goodwill(27)(27)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements	Of which gains and losses due to changes in own credit risk on fair			
Retirement benefit liabilities5,0284,940Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216(27)Liabilities under insurance contracts issued260,664-(27)Current tax liabilities15,63611,022(27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)(28)Subordinated liabilities13,25713,257(29)(30)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)(30)Preference shares54,31854,205(31)(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,66	valued liabilities		1,352	(23)
Amounts due to Group companies113,296136,243Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,216110,022Liabilities under insurance contracts issued260,664Current tax liabilities7,7686,922-Deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to goodwill(27)(27)(28)Subordinated liabilities13,25713,257(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)Preference shares54,31854,205-Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements <td>Debt securities in issue</td> <td>74,789</td> <td>74,575</td> <td></td>	Debt securities in issue	74,789	74,575	
Of which qualifying Tier 2 capital instruments2,327(24)Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions 88,31885,216 (26)Liabilities under insurance contracts issued 260,664 Current tax liabilities 7,7686,922 (27)Of which deferred tax liabilities related to goodwill(27)(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)(28)Subordinated liabilities 13,25713,257 (29)(30)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902(30)(30)Preference shares 54,31854,205 (31)(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements <td>Retirement benefit liabilities</td> <td>5,028</td> <td>4,940</td> <td></td>	Retirement benefit liabilities	5,028	4,940	
Of which gains and losses due to changes in own credit risk on fair valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,2161Liabilities under insurance contracts issued260,664Current tax liabilities7,7686,922-Deferred tax liabilities15,63611,022-Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205-Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Amounts due to Group companies	113,296	136,243	
valued liabilities78(25)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502(26)Other liabilities and provisions88,31885,2161Liabilities under insurance contracts issued260,664Current tax liabilities7,7686,922-Deferred tax liabilities15,63611,022-Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205-Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Of which qualifying Tier 2 capital instruments		2,327	(24)
Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,502 (26)Other liabilities and provisions88,318 (26),66485,216Liabilities under insurance contracts issued260,664-Current tax liabilities7,768 (6,922)6,922Deferred tax liabilities15,636 (11,022)11,022Of which deferred tax liabilities related to goodwill (27)(27) (27)(27)Of which deferred tax liabilities related to intangibles(837) (28)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355 (29)(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements3,902 (30)(30)Preference shares54,318 (30,663)54,205(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663 (31)(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663 (31)(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663 (31)(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663 (31)(31)	Of which gains and losses due to changes in own credit risk on fair			
out arrangements9,502(26)Other liabilities and provisions88,31885,216Liabilities under insurance contracts issued260,664-Current tax liabilities7,7686,922Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257(29)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,20530,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	valued liabilities		78	(25)
Other liabilities and provisions88,31885,216Liabilities under insurance contracts issued260,664-Current tax liabilities7,7686,922Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Of which portion eligible for Tier 2 capital instruments, subject to phase			
Liabilities under insurance contracts issued260,664-Current tax liabilities7,7686,922Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,20530,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	out arrangements		9,502	(26)
Current tax liabilities7,7686,922Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)	Other liabilities and provisions	88,318	85,216	
Deferred tax liabilities15,63611,022Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)	Liabilities under insurance contracts issued	260,664	-	
Of which deferred tax liabilities related to goodwill(27)(27)Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares3,902(30)Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Current tax liabilities	7,768	6,922	
Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,20530,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Deferred tax liabilities	15,636	11,022	
Of which deferred tax liabilities related to intangibles(837)(28)Subordinated liabilities13,25713,25713,257Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,20530,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Of which deferred tax liabilities related to goodwill		(27)	(27)
Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)			(837)	(28)
out arrangements9,355(29)Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)	Subordinated liabilities	13,257	13,257	
Of which portion eligible for Tier 2 capital instruments issued by subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)			9 355	(29)
subsidiaries, subject to phase out arrangements3,902(30)Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)			,,555	(2))
Preference shares54,31854,205Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)			3 902	(30)
Of which portion eligible for AT1 capital instruments, subject to phase out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements23,542(32)		54 318	,	(50)
out arrangements30,663(31)Of which portion eligible for Tier 2 capital instruments, subject to phase23,542(32)		24,510	54,205	
Of which portion eligible for Tier 2 capital instruments, subject to phase out arrangements 23,542 (32)			30 663	(31)
out arrangements 23,542 (32)	-		50,005	(31)
Total liabilities 5,490,719 5,197,436			23,542	(32)
	Total liabilities	5,490,719	5,197,436	

	At 30 Ju		
	Balance sheet in published financial statements HK\$m	Under regulatory scope of consolidation HK\$m	Cross- referenced to Definition of Capital Components
Equity			
Share capital	58,969	58,969	
Of which qualifying CET1 capital instruments		57,515	(33)
Of which revaluation reserve capitalisation issue		1,454	(34)
Other reserves	95,520	95,477	(35)
Of which fair value gains arising from revaluation of land and buildings		45,170	(36)
Of which cash flow hedging reserve		153	(37)
Retained profits	287,493	247,144	(38)
Of which regulatory reserve for general banking risks		21,102	(39)
Of which regulatory reserve eligible for inclusion in Tier 2 capital		10,665	(40)
Of which fair value gains arising from revaluation of land and buildings		3,611	(41)
Proposed dividend	9,000	9,000	(42)
Total shareholders' equity	450,982	410,590	
Non-controlling interests	39,359	35,440	
Of which portion eligible for inclusion in CET1 capital		23,581	(43)
Of which portion eligible for inclusion in AT1 capital		2,229	(44)
Of which portion in AT1 capital, subject to phase out arrangements		6,225	(45)
Of which portion eligible for inclusion in Tier 2 capital		634	(46)
Total equity	490,341	446,030	
Total equity and liabilities	5,981,060	5,643,466	