

TAI YAU BANK, LIMITED

Capital Disclosures Template as at 30 June 2017

HK\$'000

CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000
2	Retained earnings	186,346
3	Disclosed reserves	51,607
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0
6	CET1 capital before regulatory deductions	537,953
CET1 capital: regulatory deductions		
7	Valuation adjustments	0
8	Goodwill (net of associated deferred tax liability)	0
9	Other intangible assets (net of associated deferred tax liability)	0
10	Deferred tax assets net of deferred tax liabilities	245
11	Cash flow hedge reserve	0
12	Excess of total EL amount over total eligible provisions under the IRB approach	0
13	Gain-on-sale arising from securitization transactions	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in CET1 capital instruments	0
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable
22	Amount exceeding the 15% threshold	Not applicable
23	of which: significant investments in the common stock of financial sector entities	Not applicable
24	of which: mortgage servicing rights	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	100
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	100
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 capital base)	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	345
29	CET1 capital	537,608
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	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	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	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	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)	537,608
Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	0
48	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	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	0
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	100
51	Tier 2 capital before regulatory deductions	100
Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0
53	Reciprocal cross-holdings in Tier 2 capital instruments	0
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)	0
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
56	National specific regulatory adjustments applied to Tier 2 capital	0
56a	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
57	Total regulatory deductions to Tier 2 capital	0
58	Tier 2 capital	100
59	Total capital (Total capital = Tier 1 + Tier 2)	537,708
60	Total risk weighted assets	530,557
Capital ratios (as a percentage of risk weighted assets)		
61	CET1 capital ratio	101.33%
62	Tier 1 capital ratio	101.33%
63	Total capital ratio	101.35%
64	Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	7.00%
65	<i>of which: capital conservation buffer requirement</i>	1.250%
66	<i>of which: bank specific countercyclical buffer requirement</i>	1.250%
67	<i>of which: G-SIB or D-SIB buffer requirement</i>	0.00%
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.3B of the BCR	93.35%
National minima (if different from Basel 3 minimum)		
69	National CET1 minimum ratio	Not applicable
70	National Tier 1 minimum ratio	Not applicable
71	National Total capital minimum ratio	Not applicable
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 that are outside the scope of regulatory consolidation	0
73	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0
74	Mortgage servicing rights (net of related tax liability)	Not applicable
75	Deferred tax assets arising from temporary differences (net of related tax liability)	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 standardized (credit risk) approach (prior to application of cap)	100
77	Cap on inclusion of provisions in Tier 2 under the basic approach and the standardized (credit risk) approach	6,213
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach (prior to application of cap)	0
79	Cap for inclusion of provisions in Tier 2 under the IRB approach	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	<i>Current cap on CET1 capital instruments subject to phase out arrangements</i>	Not applicable
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	Not applicable
82	<i>Current cap on AT1 capital instruments subject to phase out arrangements</i>	0
83	<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>	0
84	<i>Current cap on Tier 2 capital instruments subject to phase out arrangements</i>	0
85	<i>Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)</i>	0

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	Basel III basis
	Other intangible assets (net of associated deferred tax liability)	0	0
	<u>Explanation</u> As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights (MSRs) 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 AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 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 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
	Deferred tax assets net of deferred tax liabilities	245	0
	<u>Explanation</u> As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), 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 AI 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 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.		
	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
	<u>Explanation</u> For the purpose of determining the total amount of insignificant 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, indirect 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 18 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 18 (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.		

19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
	<p><u>Explanation</u></p> <p>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, indirect 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.</p> <p>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.</p>		
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	0
	<p><u>Explanation</u></p> <p>The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 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 39 (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.</p>		
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)	0	0
	<p><u>Explanation</u></p> <p>The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant capital investments in Tier 2 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 54 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 54 (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.</p>		
<p>Remarks:</p> <p>The amount of the 10% / 15% thresholds mentioned above is calculated based on the amount of CET1 capital determined under the Banking (Capital) Rules.</p>			

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

大有銀行有限公司

資本披露模版截至2017年6月30日

港幣千元

CET1資本：票據及儲備		
1	直接發行的合資格CET1資本票據加任何相關的股份溢價	300,000
2	保留溢利	186,346
3	已披露的儲備	51,607
4	須從CET1資本逐步遞減的直接發行資本(只適用於非合股公司)	不適用
5	由綜合銀行附屬公司發行並由第三方持有的CET1資本票據產生的少數股東權益(可計入綜合集團的CET1資本的數額)	0
6	監管扣減之前的CET1資本	537,953
CET1資本：監管扣減		
7	估值調整	0
8	商譽(已扣除相聯遞延稅項負債)	0
9	其他無形資產(已扣除相聯遞延稅項負債)	0
10	已扣除遞延稅項負債的遞延稅項資產	245
11	現金流對沖儲備	0
12	在IRB計算法下EL總額超出合資格準備金總額之數	0
13	由證券化交易產生的出售收益	0
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	0
15	界定利益的退休金基金淨資產(已扣除相聯遞延稅項負債)	0
16	於機構本身的CET1資本票據的投資(若並未在所報告的資產負債表中從實繳資本中扣除)	0
17	互相交叉持有的CET1資本票據	0
18	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻之數)	0
19	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數)	0
20	按揭供款管理權(高於10%門檻之數)	不適用
21	由暫時性差異產生的遞延稅項資產(高於10%門檻之數, 已扣除相聯遞延稅項負債)	不適用
22	超出15%門檻之數	不適用
23	其中：於金融業實體的普通股的重大投資	不適用
24	其中：按揭供款管理權	不適用
25	其中：由暫時性差異產生的遞延稅項資產	不適用
26	適用於CET1資本的司法管轄區特定監管調整	100
26a	因土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	0
26b	一般銀行業務風險監管儲備	100
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	0
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的任何累積虧損	0
26e	受規管非銀行附屬公司的資本短欠	0
26f	在屬商業實體的有連繫公司中的資本投資(超出申報機構的資本基礎的15%之數)	0
27	因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣減	0
28	對CET1資本的監管扣減總額	345
29	CET1資本	537,608
AT1資本：票據		
30	合資格AT1資本票據加任何相關股份溢價	0
31	其中：根據適用會計準則列為股本類別	0
32	其中：根據適用會計準則列為負債類別	0
33	須從AT1資本逐步遞減的資本票據	0
34	由綜合銀行附屬公司發行並由第三方持有的AT1資本票據(可計入綜合集團的AT1資本的數額)	0
35	其中：受逐步遞減安排規限的由附屬公司發行的AT1資本票據	0

36	監管扣減之前的AT1資本	0
AT1資本：監管扣減		
37	於機構本身的AT1資本票據的投資	0
38	互相交叉持有AT1資本票據	0
39	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的非重大資本投資(超出10%門檻之數)	0
40	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的重大資本投資	0
41	適用於AT1資本的司法管轄區特定監管調整	0
42	因沒有充足的二級資本以供扣除而須在AT1資本扣除的監管扣減	0
43	對AT1資本的監管扣減總額	0
44	AT1資本	0
45	一級資本(一級資本 = CET1 + AT1)	537,608
二級資本：票據及準備金		
46	合資格二級資本票據加任何相關股份溢價	0
47	須從二級資本逐步遞減的資本票據	0
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據(可計入綜合集團的二級資本的數額)	0
49	其中：受逐步遞減安排規限的由附屬公司發行的資本票據	0
50	合資格計入二級資本的集體減值備抵及一般銀行風險監管儲備	100
51	監管扣減之前的二級資本	100
二級資本：監管扣減		
52	於機構本身的二級資本票據的投資	0
53	互相交叉持有的二級資本票據	0
54	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)	0
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	0
56	適用於二級資本的司法管轄區特定監管調整	0
56a	加回合資格計入二級資本的因對土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	0
57	對二級資本的監管扣減總額	0
58	二級資本	100
59	總資本(總資本 = 一級資本 + 二級資本)	537,708
60	風險加權總資產	530,557
資本比率(估風險加權資產的百分比)		
61	CET1 資本比率	101.33%
62	一級資本比率	101.33%
63	總資本比率	101.35%
64	機構特定緩衝資本要求(《資本規則》第3B條指明的最低CET1資本要求加防護緩衝資本加反周期緩衝資本要求加環球系統重要性銀行或本地系統重要性銀行的資本要求)	7.00%
65	其中：防護緩衝資本要求	1.250%
66	其中：銀行特定反周期緩衝資本要求	1.250%
67	其中：環球系統重要性銀行或本地系統重要性銀行的要求	0.00%
68	CET1資本超出在《資本規則》第3B條下的最低CET1要求及用作符合該條下的一級資本及總資本要求的任何CET1資本	93.35%
司法管轄區最低比率(若與《巴塞爾協定三》最低要求不同)		
69	司法管轄區CET1最低比率	不適用
70	司法管轄區一級資本最低比率	不適用
71	司法管轄區總資本最低比率	不適用
低於扣減門檻的數額(風險加權前)		
72	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據的非重大資本投資	0
73	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據的重大資本投資	0
74	按揭放款管理權(已扣除相聯稅項負債)	不適用
75	由暫時性差異產生的遞延稅項資產(已扣除相聯遞延稅項負債)	不適用

就計入二級資本的準備金的適用上限		
76	合資格計入二級資本中有關基本計算法及標準(信用風險)計算法下的準備金(應用上限前)	100
77	在基本計算法及標準(信用)風險計算法下可計入二級資本中的準備金上限	6,213
78	合資格計入二級資本中有關IRB計算法下的準備金(應用上限前)	0
79	在IRB計算法下可計入二級資本中的準備金上限	0
受逐步遞減安排規限的資本票據(僅在2018年1月1日至2022年1月1日期間適用)		
80	受逐步遞減安排規限的CET1資本票據的現行上限	不適用
81	由於實施上限而不計入CET1的數額(在計及贖回及到期期限後超出上限之數)	不適用
82	受逐步遞減安排規限的AT1資本票據的現行上限	0
83	由於實施上限而不可計入AT1資本的數額(在計及贖回及到期期限後超出上限之數)	0
84	受逐步遞減安排規限的二級資本票據的現行上限	0
85	由於實施上限而不可計入二級資本的數額(在計及贖回及到期期限後超出上限之數)	0

模版附註：

相對《巴塞爾協定三》資本標準所載定義，《資本規則》對以下項目賦予較保守的定義：

行數	內容	香港基準	《巴塞爾協定三》基準
	其他無形資產(已扣除相聯遞延稅項負債)	0	0
9	<p>解釋</p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第87段所載，按揭供款管理權可在CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免，但以指定門檻為限)。在香港，認可機構須遵循有關的會計處理方法，將按揭供款管理權列為在其財務報表所呈報的無形資產的一部分，並從CET1資本中全數扣減按揭供款管理權。因此，在第9行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第9行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是按須扣減的按揭供款管理權數額予以下調，並以不超過在《巴塞爾協定三》下就按揭供款管理權所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>		
10	<p>已扣除遞延稅項負債的遞延稅項資產</p> <p>解釋</p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第69及87段所載，視乎銀行予以實現的未來或然率而定的遞延稅項資產須予扣減，而與暫時性差異有關的遞延稅項資產則可CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免，但以指定門檻為限)。在香港，不論有關資產的來源，認可機構須從CET1資本中全數扣減所有遞延稅項資產。因此，在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調，並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>	245	0
18	<p>於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻之數)</p> <p>解釋</p> <p>為斷定於金融業實體發行的CET1資本票據的非重大資本投資總額，認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的總額，就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般，惟若認可機構能向金融管理專員證明並使其信納是在認可機構的日常業務過程中作任何該等貸款、批出任何該等融通或引起任何該等其他信用風險承擔者則除外。</p> <p>因此，在第18行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第18行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是豁免在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0

19	<p>於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數)</p> <p>解釋</p> <p>為斷定於金融業實體發行的CET1資本票據的重大資本投資總額，認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的總額，就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般，惟若認可機構能向金融管理專員證明並使其信納是在認可機構的日常業務過程中作任何該等貸款、批出任何該等融通或引起任何該等其他信用風險承擔者則除外。</p> <p>因此，在第19行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第19行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0
39	<p>於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的非重大資本投資(超出10%門檻之數)</p> <p>解釋</p> <p>為於計算資本基礎時考慮將提供予屬金融業實體的有連繫公司的貸款、融通或其他信用風險承擔視為CET1資本票據(見上文有關模版第18行的附註)作出扣減的結果，將會令適用於在AT1資本票據的其他非重大資本投資的資本扣減的豁免門檻空間可能會有所縮小。因此，在第39行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第39行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0
54	<p>於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)</p> <p>解釋</p> <p>為於計算資本基礎時考慮將提供予屬金融業實體的有連繫公司的貸款、融通或其他信用風險承擔視為CET1資本票據(見上文有關模版第18行的附註)須作出扣減的結果，將會令適用於在二級資本票據的其他非重大資本投資的資本扣減的豁免門檻空間可能會有所縮小。因此，在第54行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第54行所匯報的數額(即在「香港基準」項下匯報的數額)，而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0
<p>註： 上述10%/15%門檻的數額的計算是以《銀行業(資本)規則》為基準。</p>			

簡稱：

CET1：普通股權一級資本

AT1：額外一級資本

TAI YAU BANK, LIMITED

Main Features Template as at 30 June 2017

1	Issuer	Tai Yau Bank, Limited
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	No
3	Governing law(s) of the instrument	Hong Kong Common Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules [#]	Common Equity Tier 1
5	Post-transitional Basel III rules ⁺	Common Equity Tier 1
6	Eligible at solo/group/group & solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (as of most recent reporting date)	HKD300 million
9	Par value of instrument	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	18 April, 1947
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No
16	Subsequent call dates, if applicable	No
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	No
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

Footnote:

[#] Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

⁺ Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

大有銀行有限公司

主要特點模版截至2017年6月30日

1	發行人	大有銀行有限公司
2	獨有識別碼（如CUSIP、ISIN或Bloomberg對私人配售的識別碼）	沒有
3	票據的管限法律	香港普通法
	監管處理方法	
4	《巴塞爾協定三》過渡期規則 [#]	普通股本一級
5	《巴塞爾協定三》後過渡期規則 ⁺	普通股本一級
6	可計入單獨*/集團/集團及單獨基礎	單獨
7	票據類別（由各地區自行指明）	普通股
8	在監管資本的確認數額（於最近的申報日期）	港幣三億元
9	票據面值	不適用
10	會計分類	股東股本
11	最初發行日期	一九四七年四月十八日
12	永久性或設定期限	永久
13	原訂到期日	無期限
14	須獲監管當局事先批准的發行人贖回權	沒有
15	可選擇可贖回日、或有可贖回日，以及可贖回數額	沒有
16	後續可贖回日（如適用）	沒有
	票息 / 股息	
17	固定或浮動股息 / 票息	浮動
18	票息率及任何相關指數	沒有
19	有停止派發股息的機制	沒有
20	全部酌情、部分酌情，或強制	全權酌情權
21	設有遞升息率或其他贖回誘因	沒有
22	非累計或累計	非累積
23	可轉換或不可轉換	不可以轉換
24	若可轉換，轉換觸發事件	不適用
25	若可轉換，全部或部分	不適用
26	若可轉換，轉換比率	不適用
27	若可轉換，強制或可選擇性轉換	不適用
28	若可轉換，指明轉換後的票據類別	不適用
29	若可轉換，指明轉換後的票據發行人	不適用
30	減值特點	沒有
31	若減值，減值的觸發點	不適用
32	若減值，全部或部分	不適用
33	若減值，永久或臨時性質	不適用
34	若屬臨時減值，說明債務回復機制	不適用
35	清盤時在級別架構中的位置（指明緊接較其優先的票據類別）	不適用
36	可過渡的不合規特點	沒有
37	若是，指明不合規特點	不適用

註：

[#] 資本票據的監管處理方法須依照《銀行業（資本）規則》附表4H所載的過渡安排

⁺ 資本票據的監管處理方法無須依照《銀行業（資本）規則》附表4H所載的過渡安排

TAI YAU BANK, LIMITED

(A) Balance Sheet Reconciliation - Cross reference to Definition of Capital Components as at 30 June 2017

HK\$'000

	Balance Sheet as in published financial statement	Under regulatory scope of consolidation	Cross reference to Definition of Capital Components
	As at period end 30/6/2017	As at period end 30/6/2017	
ASSETS			
Cash and balance with banks and other financial institutions	322,419	322,419	
Money at call and short notice	950,569	950,569	
Placements with banks maturing between one and twelve months	1,458,024	1,458,024	
Advances to customers and other accounts	3,926	3,926	
Available-for-sale investments	11,460	11,460	
Equipment and leashold improvements	-	-	
Deferred tax assets	245	245	(1)
TOTAL ASSETS	2,746,643	2,746,643	
LIABILITIES			
Deposits from customers	2,206,130	2,206,130	
Other accounts and provisions	1,915	1,915	
Tax payable	645	645	
TOTAL LIABILITIES	2,208,690	2,208,690	
CAPITAL RESOURCES			
Share capital	300,000	300,000	(2)
Reserves	237,953	237,953	
<i>of which: Retained Profits</i>		186,346	(3)
<i>Capital Reserve</i>		5,507	(4)
<i>General Reserve</i>		46,000	(5)
<i>Regulatory Reserve</i>		100	(6)
SHAREHOLDERS' FUNDS	537,953	537,953	
TOTAL LIABILITIES AND CAPITAL RESOURCES	2,746,643	2,746,643	

TAI YAU BANK, LIMITED

(B) Balance Sheet Reconciliation - Cross reference to Balance Sheet as at 30 June 2017

HK\$'000

	Component of regulatory capital reported by bank	Cross- referenced to
CET1 capital: instruments and reserves		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000 (2)
2	Retained earnings	186,346 (3)
3	Disclosed reserves	51,607 (4)+(5)+(6)
4	<i>Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)</i>	
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0
6	CET1 capital before regulatory deductions	537,953
CET1 capital: regulatory deductions		
7	Valuation adjustments	0
8	Goodwill (net of associated deferred tax liability)	0
9	Other intangible assets (net of associated deferred tax liability)	0
10	Deferred tax assets net of deferred tax liabilities	245 (1)
11	Cash flow hedge reserve	0
12	Excess of total EL amount over total eligible provisions under the IRB approach	0
13	Gain-on-sale arising from securitization transactions	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in CET1 capital instruments	0
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
20	<i>Mortgage servicing rights (amount above 10% threshold)</i>	
21	<i>Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)</i>	
22	<i>Amount exceeding the 15% threshold</i>	
23	<i>of which: significant investments in the common stock of financial sector entities</i>	
24	<i>of which: mortgage servicing rights</i>	
25	<i>of which: deferred tax assets arising from temporary differences</i>	
26	National specific regulatory adjustments applied to CET1 capital	100
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	100 (6)
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 capital base)	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	345
29	CET1 capital	537,608
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	<i>Capital instruments subject to phase out arrangements from AT1 capital</i>	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	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements</i>	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)	537,608	
Tier 2 capital: instruments and provisions			
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	<i>Capital instruments subject to phase out arrangements from Tier 2 capital</i>	0	
48	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	<i>of which: capital instruments issued by subsidiaries subject to phase out arrangements</i>	0	
50	Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	100	(6)
51	Tier 2 capital before regulatory deductions	100	
Tier 2 capital: regulatory deductions			
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	
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)	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0	
56a	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	
57	Total regulatory deductions to Tier 2 capital	0	
58	Tier 2 capital	100	
59	Total capital (Total capital = Tier 1 + Tier 2)	537,708	

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

大有銀行有限公司

(甲) 資產負債對賬表 — 交叉引用資本組成部分的定義截至2017年6月30日

港幣千元

	財務報表 中公佈的 資產負債表	根據監管 合併範圍	交叉引 用資本組 成部分的 定義
	於期末 30/6/2017	於期末 30/6/2017	
資產			
庫存現金及與銀行及其他金融機構的結存	322,419	322,419	
即期及短期同業存放	950,569	950,569	
一至十二個月內到期之定期同業存放	1,458,024	1,458,024	
客戶貸款及其他賬項	3,926	3,926	
可供出售投資	11,460	11,460	
設備及租賃物業裝修	-	-	
遞延稅項資產	245	245	(1)
資產總額	2,746,643	2,746,643	
負債			
客戶存款	2,206,130	2,206,130	
其他賬項及撥備	1,915	1,915	
應付稅款	645	645	
負債總額	2,208,690	2,208,690	
資本來源			
股本	300,000	300,000	(2)
儲備	237,953	237,953	
其中： 保留溢利		186,346	(3)
資本儲備		5,507	(4)
一般儲備		46,000	(5)
法定儲備		100	(6)
股東權益	537,953	537,953	
負債及資本來源總額	2,746,643	2,746,643	

大有銀行有限公司

(乙) 資產負債對賬表 — 交互索引資產負債表截至2017年6月30日

港幣千元

	銀行報告 監管資本 的組成	引用
CET1資本：票據及儲備		
1 直接發行的合資格CET1資本票據加任何相關的股份溢價	300,000	(2)
2 保留溢利	186,346	(3)
3 已披露的儲備	51,607	(4)+(5)+(6)
4 須從CET1資本逐步遞減的直接發行資本(只適用於非合股公司)		
5 由綜合銀行附屬公司發行並由第三方持有的CET1資本票據產生的少數股東權益(可計入綜合集團的CET1資本的數額)	0	
6 監管扣減之前的CET1資本	537,953	
CET1資本：監管扣減		
7 估值調整	0	
8 商譽(已扣除相聯遞延稅項負債)	0	
9 其他無形資產(已扣除相聯遞延稅項負債)	0	
10 已扣除遞延稅項負債的遞延稅項資產	245	(1)
11 現金流對沖儲備	0	
12 在IRB計算法下EL總額超出合資格準備金總額之數	0	
13 由證券化交易產生的出售收益	0	
14 按公平價值估值的負債因本身的信用風險變動所產生的損益	0	
15 界定利益的退休金基金淨資產(已扣除相聯遞延稅項負債)	0	
16 於機構本身的CET1資本票據的投資(若並未在所報告的資產負債表中從實繳資本中扣除)	0	
17 互相交叉持有的CET1資本票據	0	
18 於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻之數)	0	
19 於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數)	0	
20 按揭供款管理權(高於10%門檻之數)		
21 由暫時性差異產生的遞延稅項資產(高於10%門檻之數, 已扣除相聯遞延稅項負債)		
22 超出15%門檻之數		
23 其中：於金融業實體的普通股的重大投資		
24 其中：按揭供款管理權		
25 其中：由暫時性差異產生的遞延稅項資產		
26 適用於CET1資本的司法管轄區特定監管調整	100	
26a 因土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	0	
26b 一般銀行業務風險監管儲備	100	(6)
26c 金融管理專員給予的通知所指明的證券化類別風險承擔	0	
26d 因機構持有的土地及建築物低於已折舊的成本價值而產生的任何累積虧損	0	
26e 受規管非銀行附屬公司的資本短欠	0	
26f 在屬商業實體的有連繫公司中的資本投資(超出申報機構的資本基礎的15%之數)	0	
27 因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣減	0	
28 對CET1資本的監管扣減總額	345	
29 CET1資本	537,608	
AT1資本：票據		
30 合資格AT1資本票據加任何相關股份溢價	0	
31 其中：根據適用會計準則列為股本類別	0	
32 其中：根據適用會計準則列為負債類別	0	

33	須從AT1資本逐步遞減的資本票據	0	
34	由綜合銀行附屬公司發行並由第三方持有的AT1資本票據(可計入綜合集團的AT1資本的數額)	0	
35	其中：受逐步遞減安排規限的由附屬公司發行的AT1資本票據	0	
36	監管扣減之前的AT1資本	0	
AT1資本：監管扣減			
37	於機構本身的AT1資本票據的投資	0	
38	互相交叉持有的AT1資本票據	0	
39	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的非重大資本投資(超出10%門檻之數)	0	
40	於在監管綜合計算的範圍以外的金融業實體發行的AT1資本票據的重大資本投資	0	
41	適用於AT1資本的司法管轄區特定監管調整	0	
42	因沒有充足的二級資本以供扣除而須在AT1資本扣除的監管扣減	0	
43	對AT1資本的監管扣減總額	0	
44	AT1資本	0	
45	一級資本(一級資本 = CET1 + AT1)	537,608	
二級資本：票據及準備金			
46	合資格二級資本票據加任何相關股份溢價	0	
47	須從二級資本逐步遞減的資本票據	0	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據(可計入綜合集團的二級資本的數額)	0	
49	其中：受逐步遞減安排規限的由附屬公司發行的資本票據	0	
50	合資格計入二級資本的集體減值備抵及一般銀行風險監管儲備	100	(6)
51	監管扣減之前的二級資本	100	
二級資本：監管扣減			
52	於機構本身的二級資本票據的投資	0	
53	互相交叉持有的二級資本票據	0	
54	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的非重大資本投資(超出10%門檻之數)	0	
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	0	
56	適用於二級資本的司法管轄區特定監管調整	0	
56a	加回合資格計入二級資本的因對土地及建築物(自用及投資用途)進行價值重估而產生的累積公平價值收益	0	
57	對二級資本的監管扣減總額	0	
58	二級資本	100	
59	總資本(總資本 = 一級資本 + 二級資本)	537,708	

簡釋：

CET1：普通股權一級資本

AT1：額外一級資本

TAI YAU BANK, LIMITED

Leverage Ratio Common Disclosure Template as at 30 June 2017

	Item	Leverage ratio framework HK\$ equivalent (HK\$'000)
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,746,643
2	Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(345)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,746,298
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	0
5	Add-on amounts for PFE associated with all derivatives transactions	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	0
8	Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	0
11	Total derivative exposures (sum of lines 4 to 10)	0
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	3,490
18	Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	0
19	Off-balance sheet items (sum of lines 17 and 18)	3,490
Capital and total exposures		
20	Tier 1 capital	537,608
21	Total exposures (sum of lines 3, 11, 16 and 19)	2,749,788
Leverage ratio		
22	Basel III leverage ratio	19.55%

大有銀行有限公司

槓桿比率通用披露模版截至2017年6月30日

項目	槓桿比率 框架等值港元 (港幣千元)
資產負債表內風險承擔	
1 資產負債表內項目(不包括衍生工具及證券融資交易,但包括抵押品)	2,746,643
2 扣減:斷定《巴塞爾協定三》一級資本時所扣減的資產數額(以負數表示)	(345)
3 資產負債表內風險承擔總額(不包括衍生工具及證券融資交易)(第1及2行相加之數)	2,746,298
衍生工具風險承擔	
4 所有與衍生工具交易有關的重置成本(即扣除合資格現金變動保證金)	0
5 所有與衍生工具交易有關的潛在未來風險承擔的附加數額	0
6 還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	0
7 扣減:就衍生工具交易提供的現金變動保證金的應收部分(以負數表示)	0
8 扣減:中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分(以負數表示)	0
9 經調整後已出售信用衍生工具的有效名義數額	0
10 扣減:就已出售信用衍生工具作出調整的有效名義抵銷及附加數額的扣減(以負數表示)	0
11 衍生工具風險承擔總額(第4至10行相加之數)	0
證券融資交易風險承擔	
12 經銷售會計交易調整後(在不確認淨額計算下)的證券融資交易資產總計	0
13 扣減:證券融資交易資產總計的應付現金與應收現金相抵後的淨額(以負數表示)	0
14 證券融資交易資產的對手方信用風險承擔	0
15 代理交易風險承擔	0
16 證券融資交易風險承擔總額(第12至15行相加之數)	0
其他資產負債表外風險承擔	
17 資產負債表外風險承擔名義數額總計	3,490
18 扣減:就轉換為信貸等值數額作出的調整(以負數表示)	0
19 資產負債表外項目(第17及18行相加之數)	3,490
資本及風險承擔總額	
20 一級資本	537,608
21 風險承擔總額(第3、11、16及19行相加之數)	2,749,788
槓桿比率	
22 《巴塞爾協定三》槓桿比率	19.55%

TAI YAU BANK, LIMITED

Leverage Ratio Summary Comparison Table as at 30 June 2017

	Item	Leverage ratio framework HK\$ equivalent (HK\$'000)
1	Total consolidated assets as per published financial statements	2,746,643
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	3,490
7	Other adjustments	(345)
8	Leverage ratio exposure	2,749,788

大有銀行有限公司

槓桿比率對賬摘要比較表截至2017年6月30日

	項目	槓桿比率 框架等值港元 (港幣千元)
1	已發布財務報表所列載的綜合資產總額	2,746,643
2	對為會計目的須作綜合計算、但在監管綜合計算範圍以外的金融業實體或商業實體的投資而須作的相關調整	0
3	根據認可機構的適用會計框架於資產負債表內確認、但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	0
4	有關衍生金融工具的調整	0
5	有關證券融資交易的調整(即回購交易及其他類似的有抵押借貸)	0
6	有關資產負債表外項目的調整(即資產負債表外風險承擔轉換為信貸等值數額)	3,490
7	其他調整	(345)
8	槓桿比率風險承擔	2,749,788

TAI YAU BANK, LIMITED

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template as at 30 June 2017

Geographical breakdown of risk-weighted amounts (RWA) in relation to private sector credit exposures

		a	b	c	d
Jurisdiction (J)		Applicable JCCyB ratio in effect	Total RWA used in computation of CCyB ratio of AI (HK\$'000)	CCyB ratio of AI	CCyB amount of AI (HK\$'000)
1	Hong Kong SAR	1.250%	12,498		
	Total		12,498	1.250%	156

大有銀行有限公司

逆周期緩衝資本(CCyB)比率標準披露模版截至2017年6月30日

有關私人機構信用風險承擔的風險加權數額(RWA)的地域細目分類

		甲	乙	丙	丁
司法管轄區 (J)		當日有效的適用 JCCyB 比率	計算認可機構的 CCyB比率所用的 RWA總額 (港幣千元)	認可機構的 CCyB比率	認可機構的 CCyB 數額 (港幣千元)
1	香港	1.250%	12,498		
	總計		12,498	1.250%	156

TAI YAU BANK, LIMITED

KEY CAPITAL RATIOS DISCLOSURES as at 30 June 2017

Capital Adequacy Ratio		HK\$'000	
	Item	30 June 2017	31 March 2017
1	CET1 Capital	537,608	533,921
2	AT1 Capital	-	-
3	Tier 1 Capital	537,608	533,921
4	Tier 2 Capital	100	100
5	Total Capital	537,708	534,021
6	Total Risk Weighted Assets	530,557	504,556
Capital Ratios			
	CET1 Capital Ratio	101.33%	105.82%
	Tier 1 Capital Ratio	101.33%	105.82%
	Total Capital Ratio	101.35%	105.84%

Leverage Ratio		HK\$'000	
	Item	30 June 2017	31 March 2017
1	Tier 1 Capital	537,608	533,921
2	Total Exposures	2,749,788	2,665,416
Leverage Ratio			
	Leverage Ratio	19.55%	20.03%

Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

TAI YAU BANK, LIMITED

Part I: Overview of RWA

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 June 2017

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Jun-2017	31-Mar-2017	30-Jun-2017
1	Credit risk for non-securitization exposures	497,069	471,406	39,766
2	Of which STC approach			
2a	Of which BSC approach	497,069	471,406	39,766
3	Of which IRB approach			
4	Counterparty credit risk			
5	Of which SA-CCR			
5a	Of which CEM			
6	Of which IMM(CCR) approach			
7	Equity exposures in banking book under the market-based approach			
8	CIS exposures – LTA			
9	CIS exposures – MBA			
10	CIS exposures – FBA			
11	Settlement risk			
12	Securitization exposures in banking book ¹			
13	Of which IRB(S) approach – ratings-based method			
14	Of which IRB(S) approach – supervisory formula method			
15	Of which STC(S) approach			
16	Market risk			
17	Of which STM approach			
18	Of which IMM approach			
19	Operational risk	33,488	33,150	2,679
20	Of which BIA approach	33,488	33,150	2,679
21	Of which STO approach			
21a	Of which ASA approach			
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)			
24	Capital floor adjustment			
24a	Deduction to RWA			
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital			
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital			
25	Total	530,557	504,556	42,445

N/A: Not applicable in the case of Hong Kong

¹ Of note, after entering into force of the revised securitization framework in January 2018, the following replacements in row 13, 14 and 15 should be made: (i) IRB(S) rating based method should be replaced by Securitization Internal Ratings-Based Approach (SEC-IRBA)*; (ii) IRB(S) supervisory formula method should be replaced by Securitization External Ratings-Based Approach (SEC-ERBA)*; and (iii) STC(S) should be replaced by Securitization Standardized Approach (SEC-SA)*. A new row following row 15 (say, row 15a) may be added to cater for Securitization Fall-back Approach (SEC-FBA)* where this is applicable. (* all names and applicable approaches subject to the final amendments to the BCR)

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR1: Credit quality of exposures as at 30 June 2017

HK\$'000

		(a)	(b)	(c)	(d)
		Gross carrying amounts of		Allowances / impairments	Net values
		Defaulted exposures	Non-defaulted exposures		
1	Loans	0	1,038	0	1,038
2	Debt securities	0	0	0	0
3	Off-balance sheet exposures	0	3,490	0	3,490
4	Total	0	4,528	0	4,528

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR2: Changes in defaulted loans and debt securities as at 30 June 2017

HK\$'000

		(a)
		Amount
1	Defaulted loans and debt securities at end of the previous reporting period as at 31 December 2016	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted status	0
4	Amounts written off	0
5	Other changes	0
6	Defaulted loans and debt securities at end of the current reporting period as at 30 June 2017	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR3: Overview of recognized credit risk mitigation as at 30 June 2017

HK\$'000

		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	1,038	0	0	0	0
2	Debt securities	0	0	0	0	0
3	Total	1,038	0	0	0	0
4	Of which defaulted	0	0	0	0	0

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach as at 30 June 2017

HK\$'000

		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Exposure classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	308,453	0	308,453	0	0	0.00%
2	PSE exposures	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0
4	Bank exposures	2,422,857	0	2,422,857	0	484,571	20.00%
5	Cash items	1,743	0	1,743	0	0	0.00%
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0
7	Residential mortgage loans	0	0	0	0	0	0
8	Other exposures	12,498	3,490	12,498	0	12,498	100.00%
9	Significant exposures to commercial entities	0	0	0	0	0	0
10	Total	2,745,551	3,490	2,745,551	0	497,069	18.10%

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach as at 30 June 2017

		HK\$'000								
Risk Weight Exposure class		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	308,453	0	0	0	0	0	0	0	308,453
2	PSE exposures	0	0	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0
4	Bank exposures	0	0	2,422,857	0	0	0	0	0	2,422,857
5	Cash items	1,743	0	0	0	0	0	0	0	1,743
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0	0	0	0
7	Residential mortgage loans	0	0	0	0	0	0	0	0	0
8	Other exposures	0	0	0	0	0	12,498	0	0	12,498
9	Significant exposures to commercial entities	0	0	0	0	0	0	0	0	0
10	Total	310,196	0	2,422,857	0	0	12,498	0	0	2,745,551

TAI YAU BANK, LIMITED

Part IV: Counterparty Credit risk

No counterparty Credit risk disclosure as at 30 June 2017.

TAI YAU BANK, LIMITED

Part V: Securitization exposures

No securitization exposures disclosure as at 30 June 2017.

TAI YAU BANK, LIMITED

Part VI: Market risk

No market risk disclosure as at 30 June 2017 as the Bank has met all the de minimis exemption criteria for calculation of market risk.

大有銀行有限公司

主要資本比率披露截至 2017 年 6 月 30 日

資本充足比率		港幣千元	
	項目	2017 年 6 月 30 日	2017 年 3 月 31 日
1	CET1 資本	537,608	533,921
2	AT1 資本	-	-
3	一級資本	537,608	533,921
4	二級資本	100	100
5	總資本	537,708	534,021
6	風險加權總資產	530,557	504,556
資本比率			
	CET1 資本比率	101.33%	105.82%
	一級資本比率	101.33%	105.82%
	總資本比率	101.35%	105.84%

槓桿比率		港幣千元	
	項目	2017 年 6 月 30 日	2017 年 3 月 31 日
1	一級資本	537,608	533,921
2	風險承擔總額	2,749,788	2,665,416
槓桿比率			
	槓桿比率	19.55%	20.03%

簡稱:

CET1: 普通股權一級資本

AT1: 額外一級資本

大有銀行有限公司

第一部分：風險加權數額概覽

模版 OV1：風險加權數額概覽截至 2017 年 6 月 30 日

港幣千元

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2017 年 6 月 30 日	2017 年 3 月 31 日	2017 年 6 月 30 日
1	非證券化類別風險承擔的信用風險	497,069	471,406	39,766
2	其中 STC 計算法			
2a	其中 BSC 計算法	497,069	471,406	39,766
3	其中 IRB 計算法			
4	對手方信用風險			
5	其中 SA-CCR 計算法			
5a	其中現行風險承擔方法			
6	其中 IMM(CCR)計算法			
7	使用市場基準計算法的銀行帳內股權風險承擔			
8	集體投資計劃風險承擔 – LTA			
9	集體投資計劃風險承擔 – MBA			
10	集體投資計劃風險承擔 – FBA			
11	交收風險			
12	銀行帳內的證券化類別風險承擔 ¹			
13	其中 IRB(S)計算法 – 評級基準方法			
14	其中 IRB(S)計算法 – 監管公式方法			
15	其中 STC(S)計算法			
16	市場風險			
17	其中 STM 計算法			
18	其中 IMM 計算法			
19	業務操作風險	33,488	33,150	2,679
20	其中 BIA 計算法	33,488	33,150	2,679
21	其中 STO 計算法			
21a	其中 ASA 計算法			
22	其中 AMA 計算法	N/A	N/A	N/A
23	低於扣減門檻的數額（須計算 250%風險權重）			
24	資本下限調整			
24a	風險加權數額扣減			
24b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分			
24c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分			
25	總計	530,557	504,556	42,445

N/A：不適用於香港情況

¹ 應注意，當經修訂證券化框架於 2018 年 1 月生效後，第 13、14 及 15 行應修訂如下：(i) IRB(S)計算法—評級基準方法應由 SEC-IRBA 計算法*取代；(ii) IRB(S)計算法—監管公式方法應由 SEC-ERBA 計算法*取代；以及(iii) STC(S)計算法應由 SEC-SA 計算法*取代。如 SEC-FBA 計算法*適用，可於第 15 行之下添加一新行（例如第 15a 行）。（* 所有名稱及計算法均視乎《資本規則》的最終修訂而定）

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR1：風險承擔的信用質素截至2017年6月30日

港幣千元

		(a)	(b)	(c)	(d)
		以下項目的總帳面數額		備抵 / 減值	淨值
		違責風險的 風險承擔	非違責風險的 風險承擔		
1	貸款	0	1,038	0	1,038
2	債務證券	0	0	0	0
3	資產負債表外風險承擔	0	3,490	0	3,490
4	<i>總計</i>	0	4,528	0	4,528

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

CR2：違責貸款及債務證券的改變截至2017年6月30日

港幣千元

		(a)
		數額
1	於上一個報告期末違責貸款及債務證券結餘截至2016年12月31日	0
2	期內發生的違責貸款及債務證券	0
3	轉回至非違責狀況	0
4	撤帳額	0
5	其他變動	0
6	於現行報告期末違責貸款及債務證券結餘截至2017年6月30日	0

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR3：認可減低信用風險措施概覽截至2017年6月30日

港幣千元

		(a)	(b1)	(b)	(d)	(f)
		無保證風險承擔： 帳面數額	有保證風險承擔	以認可抵押品作保證的 風險承擔	以認可擔保作保證的 風險承擔	以認可信用衍生工 具合約作保證的 風險承擔
1	貸款	1,038	0	0	0	0
2	債務證券	0	0	0	0	0
3	總計	1,038	0	0	0	0
4	其中違責部分	0	0	0	0	0

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR4：信用風險承擔及認可減低信用風險措施的影響——BSC計算法截至2017年6月30日

港幣千元

風險承擔類別	(a)		(b)		(c)		(d)		(e)		(f)	
	未將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		未將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		風險加權數額及風險加權數額密度		風險加權數額及風險加權數額密度	
	資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度	風險加權數額	風險加權數額密度	風險加權數額	風險加權數額密度
1 官方實體風險承擔	308,453	0	308,453	0	308,453	0	0	0.00%				
2 公營單位風險承擔	0	0	0	0	0	0	0	0				
3 多邊發展銀行風險承擔	0	0	0	0	0	0	0	0				
4 銀行風險承擔	2,422,857	0	2,422,857	0	2,422,857	0	484,571	20.00%				
5 現金項目	1,743	0	1,743	0	1,743	0	0	0.00%				
6 以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	0	0	0	0	0	0	0	0				
7 住宅按揭貸款	0	0	0	0	0	0	0	0				
8 其他風險承擔	12,498	3,490	12,498	0	12,498	0	12,498	100.00%				
9 對商業實體的重大風險承擔	0	0	0	0	0	0	0	0				
10 總計	2,745,551	3,490	2,745,551	0	2,745,551	0	497,069	18.10%				

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR5：按資產類別和按風險權重劃分的信用風險承擔——BSC計算法截至2017年6月30日

港幣千元

風險承擔類別 \ 風險權重		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
		0%	10%	20%	35%	50%	100%	250%	其他	總信用風險承擔額 (已將CCF及減低信用 風險措施計算在內)
1	官方實體風險承擔	308,453	0	0	0	0	0	0	0	308,453
2	公營單位風險承擔	0	0	0	0	0	0	0	0	0
3	多邊發展銀行風險承擔	0	0	0	0	0	0	0	0	0
4	銀行風險承擔	0	0	2,422,857	0	0	0	0	0	2,422,857
5	現金項目	1,743	0	0	0	0	0	0	0	1,743
6	以貨銀對付形式以外的形式進行的 交易交付失敗所涉的風險承擔	0	0	0	0	0	0	0	0	0
7	住宅按揭貸款	0	0	0	0	0	0	0	0	0
8	其他風險承擔	0	0	0	0	0	12,498	0	0	12,498
9	對商業實體的重大風險承擔	0	0	0	0	0	0	0	0	0
10	總計	310,196	0	2,422,857	0	0	12,498	0	0	2,745,551

大有銀行有限公司

第四部分 - 交易對手方信用風險

截至2017年6月30日並沒有交易對手方信用風險披露。

大有銀行有限公司

第五部分 - 證券化類別風險承擔

截至2017年6月30日並沒有證券化類別風險承擔披露。

大有銀行有限公司

第六部分 - 市場風險

截至2017年6月30日並沒有市場風險承擔披露，因本銀行已符合低額豁免計算市場風險的所有條件。