

TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 June 2021

| | | (a) | (b) | (c) | (d) | (e) |
|---|---|------------|------------|------------|------------|------------|
| | | 30/6/2021 | 31/3/2021 | 31/12/2020 | 30/9/2020 | 30/6/2020 |
| | | (HK\$'000) | (HK\$'000) | (HK\$'000) | (HK\$'000) | (HK\$'000) |
| Regulatory capital | | | | | | |
| 1 | Common Equity Tier 1 (CET1) | 805,745 | 808,763 | 811,178 | 814,258 | 814,484 |
| 2 | Tier 1 | 805,745 | 808,763 | 811,178 | 814,258 | 814,484 |
| 3 | Total capital | 805,795 | 808,813 | 811,228 | 814,308 | 814,534 |
| RWA | | | | | | |
| 4 | Total RWA | 431,597 | 400,387 | 409,885 | 459,663 | 445,653 |
| Risk-based regulatory capital ratios (as a percentage of RWA) | | | | | | |
| 5 | CET1 ratio (%) | 186.69% | 202.00% | 197.90% | 177.14% | 182.76% |
| 6 | Tier 1 ratio (%) | 186.69% | 202.00% | 197.90% | 177.14% | 182.76% |
| 7 | Total capital ratio (%) | 186.70% | 202.01% | 197.92% | 177.15% | 182.77% |
| Additional CET1 buffer requirements (as a percentage of RWA) | | | | | | |
| 8 | Capital conservation buffer requirement (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical capital buffer requirement (%) | 0.99% | 1.00% | 1.01% | 1.00% | 0.99% |
| 10 | Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs) | N/A | N/A | N/A | N/A | N/A |
| 11 | Total AI-specific CET1 buffer requirements (%) | 3.49% | 3.50% | 3.51% | 3.50% | 3.49% |
| 12 | CET1 available after meeting the AI's minimum capital requirements (%) | 178.70% | 194.01% | 189.92% | 169.15% | 174.77% |
| Basel III leverage ratio | | | | | | |
| 13 | Total leverage ratio (LR) exposure measure | 2,083,949 | 2,163,467 | 2,191,724 | 2,288,493 | 2,280,659 |
| 14 | LR (%) | 38.66% | 37.38% | 37.01% | 35.58% | 35.71% |
| Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR) | | | | | | |
| Applicable to category 1 institution only: | | | | | | |
| 15 | Total high quality liquid assets (HQLA) | N/A | N/A | N/A | N/A | N/A |
| 16 | Total net cash outflows | N/A | N/A | N/A | N/A | N/A |
| 17 | LCR (%) | N/A | N/A | N/A | N/A | N/A |
| Applicable to category 2 institution only: | | | | | | |
| 17a | LMR (%) | 109.20% | 102.81% | 96.54% | 104.90% | 114.49% |
| Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR) | | | | | | |
| Applicable to category 1 institution only: | | | | | | |
| 18 | Total available stable funding | N/A | N/A | N/A | N/A | N/A |
| 19 | Total required stable funding | N/A | N/A | N/A | N/A | N/A |
| 20 | NSFR (%) | N/A | N/A | N/A | N/A | N/A |
| Applicable to category 2A institution only: | | | | | | |
| 20a | CFR (%) | N/A | N/A | N/A | N/A | N/A |

Remarks: 17a LMR (%) of 30/6/2020 - 31/3/2021 were restated to show the arithmetic mean of the average LMRs within the quarter.

TAI YAU BANK, LIMITED

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 June 2021

HK\$'000

| | | (a) | (b) | (c) |
|-----|--|----------------|-------------|------------------------------|
| | | RWA | | Minimum capital requirements |
| | | 30-Jun-2021 | 31-Mar-2021 | 30-Jun-2021 |
| 1 | Credit risk for non-securitization exposures | 385,772 | 350,537 | 30,862 |
| 2 | Of which STC approach | - | - | - |
| 2a | Of which BSC approach | 385,772 | 350,537 | 30,862 |
| 3 | Of which foundation IRB approach | - | - | - |
| 4 | Of which supervisory slotting criteria approach | - | - | - |
| 5 | Of which advanced IRB approach | - | - | - |
| 6 | Counterparty default risk and default fund contributions | - | - | - |
| 7 | Of which SA-CCR approach | - | - | - |
| 7a | Of which CEM | - | - | - |
| 8 | Of which IMM(CCR) approach | - | - | - |
| 9 | Of which others | - | - | - |
| 10 | CVA risk | - | - | - |
| 11 | Equity positions in banking book under the simple risk-weight method and internal models method | - | - | - |
| 12 | Collective investment scheme ("CIS") exposures – LTA* | N/A | N/A | N/A |
| 13 | CIS exposures – MBA* | N/A | N/A | N/A |
| 14 | CIS exposures – FBA* | N/A | N/A | N/A |
| 14a | CIS exposures – combination of approaches* | N/A | N/A | N/A |
| 15 | Settlement risk | - | - | - |
| 16 | Securitization exposures in banking book | - | - | - |
| 17 | Of which SEC-IRBA | - | - | - |
| 18 | Of which SEC-ERBA (including IAA) | - | - | - |
| 19 | Of which SEC-SA | - | - | - |
| 19a | Of which SEC-FBA | - | - | - |
| 20 | Market risk | - | - | - |
| 21 | Of which STM approach | - | - | - |
| 22 | Of which IMM approach | - | - | - |
| 23 | Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)* | N/A | N/A | N/A |
| 24 | Operational risk | 45,825 | 49,850 | 3,666 |
| 24a | Sovereign concentration risk | - | - | - |
| 25 | Amounts below the thresholds for deduction (subject to 250% RW) | - | - | - |
| 26 | Capital floor adjustment | - | - | - |
| 26a | Deduction to RWA | - | - | - |
| 26b | Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital | - | - | - |
| 26c | Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital | - | - | - |
| 27 | Total | 431,597 | 400,387 | 34,528 |

Point to note:

Items marked with an asterisk (*) will be applicable only after their respective policy frameworks take effect. Until then, "Not applicable" should be reported in the rows.

TAI YAU BANK, LIMITED

Template CC1: Composition of regulatory capital as at 30 June 2021

| | (a) | (b) |
|---|---|--|
| | HK\$'000 | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| CET1 capital: instruments and reserves | | |
| 1 | Directly issued qualifying CET1 capital instruments plus any related share premium | 300,000 (2) |
| 2 | Retained earnings | 454,693 (3) |
| 3 | Disclosed reserves | 51,557 (4) |
| 4 | <i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i> | Not applicable 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 adjustments | 806,250 |
| CET1 capital: regulatory deductions | | |
| 7 | Valuation adjustments | 0 |
| 8 | Goodwill (net of associated deferred tax liabilities) | 0 |
| 9 | Other intangible assets (net of associated deferred tax liabilities) | 210 (5) |
| 10 | Deferred tax assets (net of associated 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 | Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital 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 LAC 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 LAC 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 (net of associated deferred tax liabilities)</i> | Not applicable Not applicable |
| 21 | <i>Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)</i> | Not applicable Not applicable |
| 22 | <i>Amount exceeding the 15% threshold</i> | Not applicable Not applicable |
| 23 | <i>of which: significant investments in the ordinary share of financial sector entities</i> | Not applicable Not applicable |
| 24 | <i>of which: mortgage servicing rights</i> | Not applicable Not applicable |
| 25 | <i>of which: deferred tax assets arising from temporary differences</i> | Not applicable Not applicable |
| 26 | National specific regulatory adjustments applied to CET1 capital | 50 |
| 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 | 50 |
| 26c | Securitization exposures specified in a notice given by the MA | 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 | 505 |
| 29 | CET1 capital | 805,745 |
| 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 |

| | | HK\$'000 | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
|-----|--|----------|--|
| 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 LAC 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 LAC 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 (T1 = CET1 + AT1) | 805,745 | |
| | 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 provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital | 50 | |
| 51 | Tier 2 capital before regulatory deductions | 50 | |
| | Tier 2 capital: regulatory deductions | | |
| 52 | Investments in own Tier 2 capital instruments | 0 | |
| 53 | Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities | 0 | |
| 54 | Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold) | 0 | |
| 54a | Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only) | 0 | |
| 55 | Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 0 | |
| 55a | Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions) | 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 | |
| 56b | Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(g) of BCR | 0 | |
| 57 | Total regulatory adjustments to Tier 2 capital | 0 | |
| 58 | Tier 2 capital (T2) | 50 | |
| 59 | Total regulatory capital (TC = T1 + T2) | 805,795 | |
| 60 | Total RWA | 431,597 | |
| | Capital ratios (as a percentage of RWA) | | |
| 61 | CET1 capital ratio | 186.69% | |
| 62 | Tier 1 capital ratio | 186.69% | |
| 63 | Total capital ratio | 186.70% | |
| 64 | Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements) | 3.49% | |
| 65 | <i>of which: capital conservation buffer requirement</i> | 2.50% | |
| 66 | <i>of which: bank specific countercyclical capital buffer requirement</i> | 0.99% | |
| 67 | <i>of which: higher loss absorbency requirement</i> | 0 | |
| 68 | CET1 (as a percentage of RWA) available after meeting minimum capital requirements | 178.70% | |

| | | (a) | (b) |
|----|---|----------------|--|
| | | HK\$'000 | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| | National minima (if different from Basel 3 minimum) | | |
| 69 | National CET1 minimum ratio | Not applicable | Not applicable |
| 70 | National Tier 1 minimum ratio | Not applicable | Not applicable |
| 71 | National Total capital minimum ratio | Not applicable | Not applicable |
| | Amounts below the thresholds for deduction (before risk weighting) | | |
| 72 | Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation | 0 | |
| 73 | Significant LAC 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 associated deferred tax liabilities) | Not applicable | Not applicable |
| 75 | Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities) | 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 BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap) | 50 | |
| 77 | Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA | 4,822 | |
| 78 | Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap) | 0 | |
| 79 | Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA | 0 | |
| | Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022) | | |
| 80 | Current cap on CET1 capital instruments subject to phase-out arrangements | Not applicable | Not applicable |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | Not applicable | Not applicable |
| 82 | Current cap on AT1 capital instruments subject to phase-out arrangements | 0 | |
| 83 | Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities) | 0 | |
| 84 | Current cap on Tier 2 capital instruments subject to phase-out arrangements | 0 | |
| 85 | Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities) | 0 | |

Template CC1: Composition of regulatory capital as at 30 June 2021 - (Continued)

| | <u>Notes to the Template</u> | | |
|----|---|-----------------------------|-----------------------------|
| | Description | Hong Kong basis HK\$'000 | Basel III basis HK\$'000 |
| | Other intangible assets (net of associated deferred tax liabilities) | 210 | 210 |
| 9 | <p><u>Explanation</u></p> <p>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.</p> | | |
| | Deferred tax assets (net of associated deferred tax liabilities) | 245 | 245 |
| 10 | <p><u>Explanation</u></p> <p>As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs 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 or other credit exposures to connected companies) under Basel III.</p> | | |
| | Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | 0 | 0 |
| 18 | <p><u>Explanation</u></p> <p>For the purpose of determining the total amount of insignificant LAC 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 MA 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.</p> | | |
| | Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | 0 | 0 |
| 19 | <p><u>Explanation</u></p> <p>For the purpose of determining the total amount of significant LAC 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 MA 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.</p> | | |

| <u>Notes to the Template</u> | | | | |
|---|---|-------------------------------------|-------------------------------------|--|
| | Description | Hong Kong basis HK\$'000 | Basel III basis HK\$'000 | |
| | Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) | 0 | 0 | |
| 39 | <u>Explanation</u> 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 LAC 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. | | | |
| | Insignificant LAC investments in Tier 2 capital instruments issued by, and noncapital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold) | 0 | 0 | |
| 54 | <u>Explanation</u> 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 LAC investments in Tier 2 capital instruments and noncapital LAC liabilities 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. | | | |
| Remarks: The amount of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime. | | | | |

TAI YAU BANK, LIMITED

Template CC2: Reconciliation of regulatory capital to balance sheet as at 30 June 2021

| | (a) | (b) | (c) |
|---|--|--|------------------|
| | Balance sheet as in published financial statements as at 30 June 2021 | Under regulatory scope of consolidation | Reference |
| | HK\$'000 | HK\$'000 | |
| Assets | | | |
| Cash and balances with banks | 198,697 | 198,697 | |
| Placement with banks | 1,872,614 | 1,872,614 | |
| Advances to customers and other accounts receivable | 1,525 | 1,525 | |
| Prepayment | 993 | 993 | |
| Tax Recoverable | 3,111 | 3,111 | |
| Financial assets at fair value through profit or loss | 3,400 | 3,400 | |
| Equipment and leasehold improvements | 169 | 169 | |
| Intangible asset | 210 | 210 | (5) |
| Deferred tax assets | 245 | 245 | (1) |
| Total assets | 2,080,964 | 2,080,964 | |
| Liabilities | | | |
| Deposits from customers | 1,269,852 | 1,269,852 | |
| Other accounts payable and provisions | 4,862 | 4,862 | |
| Total liabilities | 1,274,714 | 1,274,714 | |
| Shareholders' equity | | | |
| Of which: amount eligible for CET1 | 300,000 | 300,000 | (2) |
| Retained earnings | 454,693 | 454,693 | (3) |
| Disclosed reserves | 51,557 | 51,557 | (4) |
| Total shareholders' equity | 806,250 | 806,250 | |
| Total liabilities and shareholders' equity | 2,080,964 | 2,080,964 | |

TAI YAU BANK, LIMITED

Template CCA: Main features of regulatory capital instruments as at 30 June 2021

| | | (a) |
|-----------------------------|---|--|
| | | Quantitative / qualitative information |
| 1 | Issuer | Tai Yau Bank, Limited |
| 2 | Unique identifier (e.g. 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 ¹ | Common Equity Tier 1 |
| 5 | Post-transitional Basel III rules ² | Common Equity Tier 1 |
| 6 | Eligible at solo / group / solo and group | Solo |
| 7 | Instrument type (types to be specified by each jurisdiction) | Ordinary Shares |
| 8 | Amount recognised in regulatory capital (at 30 June 2021) | 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 | Non-cumulative or cumulative | Non-cumulative |
| 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 in the insolvency creditor hierarchy of the legal entity concerned). | NA |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | NA |

¹ Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H to the BCR.

² Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H to the BCR.

TAI YAU BANK, LIMITED

Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”) as at 30 June 2021

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

| | | a | b | c | d |
|---|--|--------------------------------------|--|----------------------------|------------------------|
| | Geographical breakdown by Jurisdiction (J) | Applicable JCCyB ratio in effect (%) | RWA used in computation of CCyB ratio (HK\$'000) | AI-specific CCyB ratio (%) | CCyB amount (HK\$'000) |
| 1 | Hong Kong SAR | 1.00% | 5,432 | | |
| | Sum | | 5,432 | | |
| | Total | | 5,432 | 0.99% | 54 |

TAI YAU BANK, LIMITED**Template LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure as at 30 June 2021**

| | Item | Value under the LR framework HK\$ equivalent (HK\$'000) |
|----------|--|--|
| 1 | Total consolidated assets as per published financial statements | 2,080,964 |
| 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 |
| 2a | Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference | 0 |
| 3 | Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting standard but excluded from the LR exposure measure | 0 |
| 3a | Adjustments for eligible cash pooling transactions | 0 |
| 4 | Adjustments for derivative contracts | 0 |
| 5 | Adjustment for SFTs (i.e. repos and similar secured lending) | 0 |
| 6 | Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures) | 3,490 |
| 6a | Adjustment for prudent valuation adjustments and specific and collective provisions that are allowed to be excluded from exposure measure | 0 |
| 7 | Other adjustments | (505) |
| 8 | Leverage ratio exposure measure | 2,083,949 |

TAI YAU BANK, LIMITED

Template LR2: Leverage ratio (“LR”) as at 30 June 2021

| | | (a) | (b) |
|--|--|----------------------------|------------------|
| | | HK\$ equivalent (HK\$'000) | |
| | | 30/6/2021 | 31/3/2021 |
| On-balance sheet exposures | | | |
| 1 | On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral) | 2,080,964 | 2,160,482 |
| 2 | Less: Asset amounts deducted in determining Tier 1 capital | (505) | (505) |
| 3 | Total on-balance sheet exposures (excluding derivative contracts and SFTs) | 2,080,459 | 2,159,977 |
| Exposures arising from derivative contracts | | | |
| 4 | Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting) | 0 | 0 |
| 5 | Add-on amounts for PFE associated with all derivative contracts | 0 | 0 |
| 6 | Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework | 0 | 0 |
| 7 | Less: Deductions of receivables assets for cash variation margin provided under derivative contracts | 0 | 0 |
| 8 | Less: Exempted CCP leg of client-cleared trade exposures | 0 | 0 |
| 9 | Adjusted effective notional amount of written credit-related derivative contracts | 0 | 0 |
| 10 | Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts | 0 | 0 |
| 11 | Total exposures arising from derivative contracts | 0 | 0 |
| Exposures arising from SFTs | | | |
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions | 0 | 0 |
| 13 | Less: Netted amounts of cash payables and cash receivables of gross SFT assets | 0 | 0 |
| 14 | CCR exposure for SFT assets | 0 | 0 |
| 15 | Agent transaction exposures | 0 | 0 |
| 16 | Total exposures arising from SFTs | 0 | 0 |
| Other off-balance sheet exposures | | | |
| 17 | Off-balance sheet exposure at gross notional amount | 3,490 | 3,490 |
| 18 | Less: Adjustments for conversion to credit equivalent amounts | 0 | 0 |
| 19 | Off-balance sheet items | 3,490 | 3,490 |
| Capital and total exposures | | | |
| 20 | Tier 1 capital | 805,745 | 808,763 |
| 20a | Total exposures before adjustments for specific and collective provisions | 2,083,949 | 2,163,467 |
| 20b | Adjustments for specific and collective provisions | 0 | 0 |
| 21 | Total exposures after adjustments for specific and collective provisions | 2,083,949 | 2,163,467 |
| Leverage ratio | | | |
| 22 | Leverage ratio | 38.66% | 37.38% |

TAI YAU BANK, LIMITED

Part III : Credit risk for non-securitization exposures

Template CR1: Credit quality of exposures as at 30 June 2021

HK\$'000

| | | (a) | (b) | (c) | (d) | (e) | (f) | (g) |
|---|-----------------------------|---------------------------|----------------------------|--------------------------------|--|---|---|-----------------------|
| | | Gross carrying amounts of | | Allowances / impairments | Of which ECL accounting provisions for credit losses on STC approach exposures | | Of which ECL accounting provisions for credit losses on IRB approach exposures | Net values (a+b-c) |
| | | Defaulted exposures | Non-defaulted exposures | | Allocated in regulatory category of specific provisions | Allocated in regulatory category of collective provisions | | |
| 1 | Loans | 0 | 877 | 7 | NA | NA | NA | 870 |
| 2 | Debt securities | 0 | 0 | 0 | NA | NA | NA | 0 |
| 3 | Off-balance sheet exposures | 0 | 3,490 | 0 | NA | NA | NA | 3,490 |
| 4 | Total | 0 | 4,367 | 7 | NA | NA | NA | 4,360 |

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 2021

HK\$'000

| | | (a) |
|---|---|--------|
| | | Amount |
| 1 | Defaulted loans and debt securities at end of the previous reporting period as at 31 December 2020 | 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 2021 | 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 2021

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 | 870 | 0 | 0 | 0 | 0 |
| 2 | Debt securities | 0 | 0 | 0 | 0 | 0 |
| 3 | Total | 870 | 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 2021

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 | 183,938 | 0 | 183,938 | 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 | 1,886,149 | 0 | 1,886,149 | 0 | 377,230 | 20.00% |
| 5 | Cash items | 1,879 | 0 | 1,879 | 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 | 8,542 | 3,490 | 8,542 | 0 | 8,542 | 100.00% |
| 9 | Significant exposures to commercial entities | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Total | 2,080,508 | 3,490 | 2,080,508 | 0 | 385,772 | 18.54% |

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 2021

| | | 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 | 183,938 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 183,938 |
| 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 | 1,886,149 | 0 | 0 | 0 | 0 | 0 | 1,886,149 |
| 5 | Cash items | 1,879 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,879 |
| 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 | 8,542 | 0 | 0 | 8,542 |
| 9 | Significant exposures to commercial entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10 | Total | 185,817 | 0 | 1,886,149 | 0 | 0 | 8,542 | 0 | 0 | 2,080,508 |

TAI YAU BANK, LIMITED

Part IV: Counterparty Credit risk

No counterparty Credit risk disclosure as at 30 June 2021.

Part V: Securitization exposures

No securitization exposures disclosure as at 30 June 2021.

Part VI: Market risk

No market risk disclosure as at 30 June 2021 as the Bank has met all the de minimis exemption criteria for calculation of market risk.

大有銀行有限公司

模版KM1：截至2021年6月30日主要審慎比率

| | (a) | (b) | (c) | (d) | (e) |
|-------------------------------------|------------|------------|-------------|------------|------------|
| | 2021年6月30日 | 2021年3月31日 | 2020年12月31日 | 2020年9月30日 | 2020年6月30日 |
| | 港幣千元 | 港幣千元 | 港幣千元 | 港幣千元 | 港幣千元 |
| 監管資本（數額） | | | | | |
| 1 普通股權一級(CET1) | 805,745 | 808,763 | 811,178 | 814,258 | 814,484 |
| 2 一級 | 805,745 | 808,763 | 811,178 | 814,258 | 814,484 |
| 3 總資本 | 805,795 | 808,813 | 811,228 | 814,308 | 814,534 |
| 風險加權數額（數額） | | | | | |
| 4 風險加權數額總額 | 431,597 | 400,387 | 409,885 | 459,663 | 445,653 |
| 風險為本監管資本比率（以風險加權數額的百分率表示） | | | | | |
| 5 CET1比率 (%) | 186.69% | 202.00% | 197.90% | 177.14% | 182.76% |
| 6 一級比率 (%) | 186.69% | 202.00% | 197.90% | 177.14% | 182.76% |
| 7 總資本比率 (%) | 186.70% | 202.01% | 197.92% | 177.15% | 182.77% |
| 額外CET1緩衝要求（以風險加權數額的百分率表示） | | | | | |
| 8 防護緩衝資本要求 (%) | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 逆周期緩衝資本要求 (%) | 0.99% | 1.00% | 1.01% | 1.00% | 0.99% |
| 10 較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB） | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 11 認可機構特定的總CET1緩衝要求 (%) | 3.49% | 3.50% | 3.51% | 3.50% | 3.49% |
| 12 符合認可機構的最低資本規定後可用的CET1 (%) | 178.70% | 194.01% | 189.92% | 169.15% | 174.77% |
| 《巴塞爾協定三》槓桿比率 | | | | | |
| 13 總槓桿比率風險承擔計量 | 2,083,949 | 2,163,467 | 2,191,724 | 2,288,493 | 2,280,659 |
| 14 槓桿比率(LR) (%) | 38.66% | 37.38% | 37.01% | 35.58% | 35.71% |
| 流動性覆蓋比率(LCR) / 流動性維持比率(LMR) | | | | | |
| 只適用於第1類機構： | | | | | |
| 15 優質流動資產(HQLA)總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 16 淨現金流出總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 17 LCR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 只適用於第2類機構： | | | | | |
| 17a LMR (%) | 109.20% | 102.81% | 96.54% | 104.90% | 114.49% |
| 穩定資金淨額比率(NSFR) / 核心資金比率(CFR) | | | | | |
| 只適用於第1類機構： | | | | | |
| 18 可用穩定資金總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 19 所需穩定資金總額 | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 20 NSFR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |
| 只適用於第2A類機構： | | | | | |
| 20a CFR (%) | 不適用 | 不適用 | 不適用 | 不適用 | 不適用 |

備註：17a LMR(%) 30/6/2020 - 31/3/2021 已重列為顯示該季度內 LMR 的平均值。

大有銀行有限公司

模版OV1：截至2021年6月30日風險加權數額概覽

港幣千元

| | | (a) | (b) | (c) |
|-----|---|----------------|----------------|---------------|
| | | 風險加權數額 | | 最低資本規定 |
| | | 2021年6月30日 | 2021年3月31日 | 2021年6月30日 |
| 1 | 非證券化類別風險承擔的信用風險 | 385,772 | 350,537 | 30,862 |
| 2 | 其中STC計算法 | - | - | - |
| 2a | 其中BSC計算法 | 385,772 | 350,537 | 30,862 |
| 3 | 其中基礎IRB計算法 | - | - | - |
| 4 | 其中監管分類準則計算法 | - | - | - |
| 5 | 其中高級IRB計算法 | - | - | - |
| 6 | 對手方違責風險及違責基金承擔 | - | - | - |
| 7 | 其中SA-CCR計算法 | - | - | - |
| 7a | 其中現行風險承擔方法 | - | - | - |
| 8 | 其中IMM(CCR)計算法 | - | - | - |
| 9 | 其中其他 | - | - | - |
| 10 | CVA風險 | - | - | - |
| 11 | 簡單風險權重方法及內部模式方法下的銀行帳內股權狀況 | - | - | - |
| 12 | 集體投資計劃風險承擔——LTA* | 不適用 | 不適用 | 不適用 |
| 13 | 集體投資計劃風險承擔——MBA* | 不適用 | 不適用 | 不適用 |
| 14 | 集體投資計劃風險承擔——FBA* | 不適用 | 不適用 | 不適用 |
| 14a | 集體投資計劃風險承擔——混合使用計算法* | 不適用 | 不適用 | 不適用 |
| 15 | 交收風險 | - | - | - |
| 16 | 銀行帳內的證券化類別風險承擔 | - | - | - |
| 17 | 其中SEC-IRBA | - | - | - |
| 18 | 其中SEC-ERBA（包括IAA） | - | - | - |
| 19 | 其中SEC-SA | - | - | - |
| 19a | 其中SEC-FBA | - | - | - |
| 20 | 市場風險 | - | - | - |
| 21 | 其中STM計算法 | - | - | - |
| 22 | 其中IMM計算法 | - | - | - |
| 23 | 交易帳與銀行帳之間切換的風險承擔的資本要求（經修訂市場風險框架生效前不適用）* | 不適用 | 不適用 | 不適用 |
| 24 | 業務操作風險 | 45,825 | 49,850 | 3,666 |
| 24a | 官方實體集中風險 | - | - | - |
| 25 | 低於扣減門檻的數額（須計算250%風險權重） | - | - | - |
| 26 | 資本下限調整 | - | - | - |
| 26a | 風險加權數額扣減 | - | - | - |
| 26b | 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 | - | - | - |
| 26c | 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 | - | - | - |
| 27 | 總計 | 431,597 | 400,387 | 34,528 |

注意事項：

(i) 加「*」符號的項目在相關政策框架生效後才適用。在此之前，應在有關行內填報「不適用」。

大有銀行有限公司

模版CC1：截至2021年6月30日監管資本的組成

| | | (a) | (b) |
|-----|---|---------|----------------------------|
| | | 港幣千元 | 來源以監管綜合範圍下資產負債表的參考號數/字母為依據 |
| | 普通股權一級(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 | 454,693 | (3) |
| 3 | 已披露儲備 | 51,557 | (4) |
| 4 | 須從CET1資本逐步遞減的直接發行股本（只適用於非合股公司） | 不適用 | 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 | 監管調整之前的CET1資本 | 806,250 | |
| | CET1資本：監管扣減 | | |
| 7 | 估值調整 | 0 | |
| 8 | 商譽（已扣除相聯的遞延稅項負債） | 0 | |
| 9 | 其他無形資產（已扣除相聯的遞延稅項負債） | 210 | (5) |
| 10 | 遞延稅項資產（已扣除相聯的遞延稅項負債） | 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提升信用的純利息份額、出售收益及CET1資本的其他增加數額 | 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（已扣除相聯的遞延稅項負債） | 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 | 於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資（超出10%門檻之數） | 0 | |
| 19 | 於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資（超出10%門檻之數） | 0 | |
| 20 | 按揭供款管理權（已扣除相聯的遞延稅項負債） | 不適用 | 不適用 |
| 21 | 由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債） | 不適用 | 不適用 |
| 22 | 超出15%門檻之數 | 不適用 | 不適用 |
| 23 | 其中：於金融業實體的普通股的重大投資 | 不適用 | 不適用 |
| 24 | 其中：按揭供款管理權 | 不適用 | 不適用 |
| 25 | 其中：由暫時性差異產生的遞延稅項資產 | 不適用 | 不適用 |
| 26 | 適用於CET1資本的司法管轄區特定監管調整 | 50 | |
| 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 | 50 | |
| 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累積虧損 | 0 | |
| 26e | 受規管非銀行附屬公司的資本短欠 | 0 | |
| 26f | 於在屬商業實體的有連繫公司中的資本投資（超出申報機構資本基礎的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 | 505 | |
| 29 | CET1資本 | 805,745 | |
| | T1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 | |

| | (a) | (b) |
|-----|--|----------------------------|
| | 港幣千元 | 來源以監管綜合範圍下資產負債表的參考號數/字母為依據 |
| 35 | 其中：由附屬公司發行須受逐步遞減安排規限的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 | 於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC資本投資（超出10%門檻之數） | 0 |
| 40 | 於在監管綜合範圍以外的金融業實體發行的AT1資本票據的重大LAC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資本+ AT1資本） | 805,745 |
| | 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：由附屬公司發行須受逐步遞減安排規限的資本票據 | 0 |
| 50 | 合資格計入二級資本的集體準備金及一般銀行業務風險監管儲備 | 50 |
| 51 | 監管扣減之前的二級資本 | 50 |
| | 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及非資本LAC負債 | 0 |
| 54 | 於在監管綜合範圍以外的金融業實體發行的二級資本票據及非重大LAC投資（超出10%門檻及（如適用）5%門檻之數） | 0 |
| 54a | 於在監管綜合範圍以外的金融業實體的非資本LAC負債的非重大LAC投資（之前被指定為屬5%門檻類別但及後不再符合門檻條件之數）（只適用於在《資本規則》附表4F第2(1)條下被定義為「第2條機構」者） | 0 |
| 55 | 於在監管綜合範圍以外的金融業實體發行的二級資本票據的重大LAC投資（已扣除合資格短倉） | 0 |
| 55a | 於在監管綜合範圍以外的金融業實體非資本LAC負債的重大LAC投資（已扣除合資格短倉） | 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 |
| 56b | 按照《資本規則》第48(1)(g)條規定而須涵蓋，並在二級資本扣除的監管扣減 | 0 |
| 57 | 對二級資本的監管扣減總額 | 0 |
| 58 | 二級資本 | 50 |
| 59 | 監管資本總額（總資本= 一級資本+ 二級資本） | 805,795 |
| 60 | 風險加權數額 | 431,597 |
| | 資本比率（佔風險加權數額的百分比） | |
| 61 | CET1資本比率 | 186.69% |
| 62 | 一級資本比率 | 186.69% |
| 63 | 總資本比率 | 186.70% |
| 64 | 機構特定緩衝資本要求（防護緩衝資本比率加逆周期緩衝資本比率加較高吸收虧損能力比率） | 3.49% |
| 65 | 其中：防護緩衝資本比率要求 | 2.50% |
| 66 | 其中：銀行特定逆周期緩衝資本比率要求 | 0.99% |
| 67 | 其中：較高吸收虧損能力比率要求 | 0 |
| 68 | 用作符合最低資本規定後可供運用的CET1（佔風險加權數額的百分比） | 178.70% |

| | | 港幣千元 | 來源以監管綜合範圍下資產負債表的參考號數/字母為依據 |
|--|---|-------|----------------------------|
| | | (a) | (b) |
| 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 | 不適用 |
| 70 | 司法管轄區一級資本最低比率 | 不適用 | 不適用 |
| 71 | 司法管轄區總資本最低比率 | 不適用 | 不適用 |
| 低於扣減門檻的數額（風險加權前） | | | |
| 72 | 於在監管綜合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以及非資本LAC負債的非重大LAC投資 | 0 | |
| 73 | 於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資 | 0 | |
| 74 | 按揭供款管理權（已扣除相聯的遞延稅項負債） | 不適用 | 不適用 |
| 75 | 由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債） | 不適用 | 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的有關BSC 計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下的準備金（應用上限前） | 50 | |
| 77 | 在BSC計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下可計入二級資本的準備金上限 | 4,822 | |
| 78 | 合資格計入二級資本的有關IRB計算法及SEC-IRBA下的準備金（應用上限前） | 0 | |
| 79 | 在IRB計算法及SEC-IRBA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 | 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 | 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 | | | |
|--|---|----------------------|-----|
| 內容 | 香港基準 (港幣千元) | 《巴塞爾協定三》 基準(港幣千元) | |
| 9 | 其他無形資產 (已扣除相聯的遞延稅項負債) | 210 | 210 |
| <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」項下填報的數額),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》下按揭供款管理權所定的10%門檻及按揭供款管理權、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15%整體門檻為限。</p> | | | |
| 10 | 遞延稅項資產 (已扣除相聯的遞延稅項負債) | 245 | 245 |
| <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,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」項下填報的數額),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> | | | |
| 18 | 於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資(超出10%門檻之數) | 0 | 0 |
| <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LAC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合計總額,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認可機構是在日常業務過程中作出任何該等貸款、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。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」項下填報的數額),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> | | | |
| 19 | 於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資(超出10%門檻之數) | 0 | 0 |
| <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LAC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合計總額,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認可機構是在日常業務過程中作出任何該等貸款、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。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」項下填報的數額),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> | | | |

| 模版附註 | | | |
|---|---|------------------------|------------------------------|
| | 內容 | 香港基準 (港幣千元) | 《巴塞爾協定三》 基準(港幣千元) |
| 39 | 於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC投資(超出10%門檻之數) | 0 | 0 |
| | 解釋 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LAC投資的資本扣減的豁免門檻空間可能有所縮小。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」項下填報的數額),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。 | | |
| 54 | 於在監管綜合範圍以外的金融業實體發行的二級資本票據及非資本LAC負債的非重大LAC投資(超出10%門檻及(如適用)5%門檻之數) | 0 | 0 |
| | 解釋 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及非資本LAC負債的其他非重大LAC投資的資本扣減的豁免門檻空間可能有所縮小。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」項下填報的數額),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。 | | |
| 備註: 上文提及10%門檻是以按照《資本規則》附表4F所載的扣減方法斷定的CET1資本數額為基礎計算而得。15%門檻是指巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第88段所述,對香港的制度沒有影響。 | | | |

大有銀行有限公司

模版CC2：截至2021年6月30日監管資本與資產負債表的對帳

| | (a) | (b) | (c) |
|----------------------|------------------------|------------------|-------------------------|
| | 已發佈財務 報表中的 資產負債表 | 按照監管 綜合範圍 | 對應資本組合 成分定義之 參照提示 |
| | 於30/6/2021 | | |
| | 港幣千元 | 港幣千元 | |
| 資產 | | | |
| 庫存現金及銀行結存 | 198,697 | 198,697 | |
| 同業存放 | 1,872,614 | 1,872,614 | |
| 客戶貸款及其他應收賬項 | 1,525 | 1,525 | |
| 預付款項 | 993 | 993 | |
| 可收回稅項 | 3,111 | 3,111 | |
| 以公允價值計量且其變動計入損益的金融資產 | 3,400 | 3,400 | |
| 設備及租賃物業裝修 | 169 | 169 | |
| 無形資產 | 210 | 210 | (5) |
| 遞延稅項資產 | 245 | 245 | (1) |
| 資產總額 | 2,080,964 | 2,080,964 | |
| 負債 | | | |
| 客戶存款 | 1,269,852 | 1,269,852 | |
| 其他應付賬項及撥備 | 4,862 | 4,862 | |
| 負債總額 | 1,274,714 | 1,274,714 | |
| 股東資金 | | | |
| 其中：合資格作為普通股權一級資本的數額 | 300,000 | 300,000 | (2) |
| 保留溢利 | 454,693 | 454,693 | (3) |
| 已披露儲備 | 51,557 | 51,557 | (4) |
| 股東資金總額 | 806,250 | 806,250 | |
| 負債及股東資金總額 | 2,080,964 | 2,080,964 | |

大有銀行有限公司

表CCA：截至2021年6月30日監管資本票據的主要特點

| | | (a) |
|---------|--|-------------|
| | | 量化資料 / 描述資料 |
| 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 ¹ | 普通股權一級 |
| 5 | 《巴塞爾協定三》過渡期後規則 ² | 普通股權一級 |
| 6 | 可計入單獨 / 集團 / 單獨及集團基礎 | 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2021年6月30日） | 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 | 全部酌情權 |
| 21 | 設有遞升息率或其他贖回誘因 | 沒有 |
| 22 | 非累計或累計 | 非累計 |
| 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 | 清盤時在償還優次級別中的位置（指明相關法律實體無力償債時在償權人等級中緊接較其優先的票據的票據類別） | 不適用 |
| 36 | 可過渡的不合規特點 | 沒有 |
| 37 | 如是，指明不合規特點 | 不適用 |

¹ 須遵守《銀行業(資本)規則》附表4H所載的過渡安排下的資本票據的監管處理方法。

² 無須遵守《銀行業(資本)規則》附表4H所載的過渡安排下的資本票據的監管處理方法。

大有銀行有限公司

模版 CCyB1：截至2021年6月30日逆周期緩衝資本(CCyB)比率標準披露

用於逆周期緩衝資本(CCyB)的信用風險承擔的地域分布

| | | 甲 | 乙 | 丙 | 丁 |
|---|----------------------|-----------------------|--|--------------------------------|-------------------------|
| | 按司法管轄區(J) 列出的地域分布 | 當時生效的適用 JCCyB比率(%) | 用作計算逆周期 緩衝資本比率的 風險加權數額 (港幣千元) | 認可機構特 定逆周期緩 衝資本比率 (%) | 逆周期緩衝 資本數額 (港幣千元) |
| 1 | 香港 | 1.00% | 5,432 | | |
| | 總和 | | 5,432 | | |
| | 總計 | | 5,432 | 0.99% | 54 |

大有銀行有限公司

模版 LR1：截至2021年6月30日會計資產對槓桿比率風險承擔計量的比較摘要

| | 項目 | 槓桿比率 框架等值港元 (港幣千元) |
|----|---|--------------------------|
| 1 | 已發佈的財務報表所載的綜合資產總額 | 2,080,964 |
| 2 | 對為會計目的須作綜合計算，但在監管綜合範圍以外的銀行、金融、保險或商業實體的投資而須作的相關調整 | 0 |
| 2a | 有關符合操作規定可作認可風險轉移的證券化風險承擔的調整 | 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 |
| 3a | 有關合資格的現金池交易的調整 | 0 |
| 4 | 有關衍生工具合約的調整 | 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 |
| 6a | 可從風險承擔計量豁除的審慎估值調整及集體準備金及特定準備金的調整 | 0 |
| 7 | 其他調整 | (505) |
| 8 | 槓桿比率風險承擔計量 | 2,083,949 |

大有銀行有限公司

模版 LR2：截至2021年6月30日槓桿比率通用披露模版

| | | (a) | (b) |
|-----------------------|--|----------------|-----------|
| | | 等值港元 (港幣千元) | |
| | | 30/6/2021 | 31/3/2021 |
| 資產負債表內風險承擔 | | | |
| 1 | 資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品） | 2,080,964 | 2,160,482 |
| 2 | 扣減：斷定一級資本時所扣減的資產數額 | (505) | (505) |
| 3 | 資產負債表內風險承擔總額（不包括衍生工具合約及SFT） | 2,080,459 | 2,159,977 |
| 由衍生工具合約產生的風險承擔 | | | |
| 4 | 所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及 / 或雙邊淨額結算） | 0 | 0 |
| 5 | 所有與衍生工具合約有關的潛在未來風險承擔的附加數額 | 0 | 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合約抵押品的數額 | 0 | 0 |
| 7 | 扣減：就衍生工具合約提供的現金變動保證金的應收部分 | 0 | 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 | 0 | 0 |
| 9 | 經調整後已出售信用關聯衍生工具合約的有效名義數額 | 0 | 0 |
| 10 | 扣減：就已出售信用關聯衍生工具合約作出調整的有效名義抵銷及附加數額的扣減 | 0 | 0 |
| 11 | 衍生工具合約產生的風險承擔總額 | 0 | 0 |
| 由SFT產生的風險承擔 | | | |
| 12 | 經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總計 | 0 | 0 |
| 13 | 扣減：SFT資產總計的應付現金與應收現金相抵後的淨額 | 0 | 0 |
| 14 | SFT資產的對手方信用風險承擔 | 0 | 0 |
| 15 | 代理交易風險承擔 | 0 | 0 |
| 16 | 由SFT產生的風險承擔總額 | 0 | 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額 | 3,490 | 3,490 |
| 18 | 扣減：就轉換為信貸等值數額作出的調整 | 0 | 0 |
| 19 | 資產負債表外項目 | 3,490 | 3,490 |
| 資本及風險承擔總額 | | | |
| 20 | 一級資本 | 805,745 | 808,763 |
| 20a | 為特定準備金及集體準備金作出調整前的風險承擔總額 | 2,083,949 | 2,163,467 |
| 20b | 為特定準備金及集體準備金作出的調整 | 0 | 0 |
| 21 | 為特定準備金及集體準備金作出調整後的風險承擔總額 | 2,083,949 | 2,163,467 |
| 槓桿比率 | | | |
| 22 | 槓桿比率 | 38.66% | 37.38% |

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：截至2021年6月30日風險承擔的信用質素

港幣千元

| | | (a) | (b) | (c) | (d) | (e) | (f) | (g) |
|---|------------|---------------|----------------|---------|---|-------------------------|--|------------|
| | | 以下項目的總帳面數額 | | 備抵 / 減值 | 其中：為STC計算法下的 風險承擔的信用損失而 作出的預期信用損失會 計 準 備 金 | | 其中：為IRB 計算法下的風 險承擔的信用 損失而作出的 預期信用損失 會 計 準 備 金 | 淨值 (a+b-c) |
| | | 違責風險的 風險承擔 | 非違責風險的 風險承擔 | | 分配於監管 類別的特定 準 備 金 | 分配於監管 類別的集體 準 備 金 | | |
| 1 | 貸款 | 0 | 877 | 7 | 不適用 | 不適用 | 不適用 | 870 |
| 2 | 債務證券 | 0 | 0 | 0 | 不適用 | 不適用 | 不適用 | 0 |
| 3 | 資產負債表外風險承擔 | 0 | 3,490 | 0 | 不適用 | 不適用 | 不適用 | 3,490 |
| 4 | 總計 | 0 | 4,367 | 7 | 不適用 | 不適用 | 不適用 | 4,360 |

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：截至2021年6月30日違責貸款及債務證券的改變

港幣千元

| | | (a) |
|---|----------------------------------|-----|
| | | 數額 |
| 1 | 於上一個報告期末(2020年12月31日)違責貸款及債務證券結餘 | 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(2021年6月30日)違責貸款及債務證券結餘 | 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：截至2021年6月30日認可減低信用風險措施概覽

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 | 870 | 0 | 0 | 0 | 0 |
| 2 | 債務證券 | 0 | 0 | 0 | 0 | 0 |
| 3 | 總計 | 870 | 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：截至2021年6月30日信用風險承擔及認可減低信用風險措施的影響——BSC計算法

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 | | 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 | 風險加權數額 | 風險加權數額密度 | | | | | | |
| 1 | 官方實體風險承擔 | 183,938 | 0 | 183,938 | 0 | 0 | 0.00% | | | | | | |
| 2 | 公營單位風險承擔 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 3 | 多邊發展銀行風險承擔 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 4 | 銀行風險承擔 | 1,886,149 | 0 | 1,886,149 | 0 | 377,230 | 20.00% | | | | | | |
| 5 | 現金項目 | 1,879 | 0 | 1,879 | 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 | | | | | | |
| 7 | 住宅按揭貸款 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 8 | 其他風險承擔 | 8,542 | 3,490 | 8,542 | 0 | 8,542 | 100.00% | | | | | | |
| 9 | 對商業實體的重大風險承擔 | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | |
| 10 | 總計 | 2,080,508 | 3,490 | 2,080,508 | 0 | 385,772 | 18.54% | | | | | | |

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：截至2021年6月30日按資產類別和按風險權重劃分的信用風險承擔——BSC計算法

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 | 183,938 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 183,938 |
| 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 | 1,886,149 | 0 | 0 | 0 | 0 | 0 | 1,886,149 |
| 5 | 現金項目 | 1,879 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1,879 |
| 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 | 8,542 | 0 | 0 | 8,542 |
| 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 | 185,817 | 0 | 1,886,149 | 0 | 0 | 8,542 | 0 | 0 | 2,080,508 |

大有銀行有限公司

第四部分: 交易對手方信用風險

截至2021年6月30日並沒有交易對手方信用風險披露。

第五部分: 證券化類別風險承擔

截至2021年6月30日並沒有證券化類別風險承擔披露。

第六部分: 市場風險

截至2021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。
