

# TAI YAU BANK, LIMITED

## KEY CAPITAL RATIOS DISCLOSURES as at 30 September 2017

<b>Capital Adequacy Ratio</b>		HK\$'000	
<b>Item</b>		<b>30 September 2017</b>	<b>30 June 2017</b>
		<b>(Restated)</b>	
1	CET1 Capital	779,908	537,608
2	AT1 Capital	-	-
3	Tier 1 Capital	779,908	537,608
4	Tier 2 Capital	100	100
5	Total Capital	780,008	537,708
6	Total Risk Weighted Assets	733,863	530,557
<b>Capital Ratios</b>			
	<b>CET1 Capital Ratio</b>	106.27%	101.33%
	<b>Tier 1 Capital Ratio</b>	106.27%	101.33%
	<b>Total Capital Ratio</b>	106.29%	101.35%

<b>Leverage Ratio</b>		HK\$'000	
<b>Item</b>		<b>30 September 2017</b>	<b>30 June 2017</b>
		<b>(Restated)</b>	
1	Tier 1 Capital	779,908	537,608
2	Total Exposures	3,155,780	2,749,788
<b>Leverage Ratio</b>			
	<b>Leverage Ratio</b>	24.71%	19.55%

### Abbreviations:

CET1: Common Equity Tier 1

AT1: Additional Tier 1

# 大有銀行有限公司

主要資本比率披露截至 2017 年 9 月 30 日

資本充足比率		港幣千元	
項目		2017 年 9 月 30 日	2017 年 6 月 30 日
		(重列)	
1	CET1 資本	779,908	537,608
2	AT1 資本	-	-
3	一級資本	779,908	537,608
4	二級資本	100	100
5	總資本	780,008	537,708
6	風險加權總資產	733,863	530,557
資本比率			
	CET1 資本比率	106.27%	101.33%
	一級資本比率	106.27%	101.33%
	總資本比率	106.29%	101.35%

槓桿比率		港幣千元	
項目		2017 年 9 月 30 日	2017 年 6 月 30 日
		(重列)	
1	一級資本	779,908	537,608
2	風險承擔總額	3,155,780	2,749,788
槓桿比率			
	槓桿比率	24.71%	19.55%

簡稱:

CET1: 普通股權一級資本

AT1: 額外一級資本

# TAI YAU BANK, LIMITED

## Part I: Overview of risk management and RWA

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

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-2017	30-Jun-2017	30-Sep-2017
		(Restated)		(Restated)
1	Credit risk for non-securitization exposures	<b>700,375</b>	<b>497,069</b>	<b>56,030</b>
2	Of which STC approach			
2a	Of which BSC approach	700,375	497,069	56,030
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 <sup>1</sup>			
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	<b>33,488</b>	<b>33,488</b>	<b>2,679</b>
20	Of which BIA approach	33,488	33,488	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	<b>733,863</b>	<b>530,557</b>	<b>58,709</b>

/A: Not applicable in the case of Hong Kong

<sup>1</sup> 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)

# 大有銀行有限公司

模版 OV1：風險加權數額概覽截至 2017 年 9 月 30 日

港幣千元

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2017 年 9 月 30 日	2017 年 6 月 30 日	2017 年 9 月 30 日
		(重列)		(重列)
1	非證券化類別風險承擔的信用風險	<b>700,375</b>	<b>497,069</b>	<b>56,030</b>
2	其中 STC 計算法			
2a	其中 BSC 計算法	700,375	497,069	56,030
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 <sup>2</sup>			
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	<b>33,488</b>	<b>33,488</b>	<b>2,679</b>
20	其中 BIA 計算法	33,488	33,488	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	<b>733,863</b>	<b>530,557</b>	<b>58,709</b>

N/A：不適用於香港情況

<sup>2</sup> 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)