TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 September 2019

		(a)	(a)	(b)	(c)	(d)
		30/9/2019	30/6/2019	31/3/2019	31/12/2018	30/9/2018
		(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
	Regulatory capital					
1	Common Equity Tier 1 (CET1)	808,449	802,475	799,543	795,046	791,617
2	Tier 1	808,449	802,475	799,543	795,046	791,617
3	Total capital	808,549	802,575	799,643	795,146	791,717
	RWA					
4	Total RWA	543,847	603,009	610,700	571,656	557,196
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	148.65%	133.08%	130.92%	139.08%	142.07%
6	Tier 1 ratio (%)	148.65%	133.08%	130.92%	139.08%	142.07%
7	Total capital ratio (%)	148.67%	133.10%	130.94%	139.10%	142.09%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.500%	2.500%	2.500%	1.875%	1.875%
9	Countercyclical capital buffer requirement (%)	2.500%	2.500%	2.500%	1.875%	1.875%
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 (%)	5.00%	5.00%	5.00%	3.75%	3.75%
12	CET1 available after meeting the AI's minimum capital requirements (%)	140.67%	125.10%	122.94%	131.10%	134.09%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,776,588	2,839,898	2,904,926	2,925,621	2,976,130
14	LR (%)	29.12%	28.26%	27.52%	27.18%	26.60%
	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 (%)	80.29%	59.34%	78.22%	79.38%	103.17%
	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

大有銀行有限公司

模版KM1：截至2019年9月30日主要審慎比率

		(a)	(a)	(b)	(c)	(d)
		2019年9月30日	2019年6月30日	2019年3月31日	2018年12月31日	2018年9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)	808,449	802,475	799,543	795,046	791,617
2	一級	808,449	802,475	799,543	795,046	791,617
3	總資本	808,549	802,575	799,643	795,146	791,717
	風險加權數額（數額）					
4	風險加權數額總額	543,847	603,009	610,700	571,656	557,196
	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 (%)	148.65%	133.08%	130.92%	139.08%	142.07%
6	一級比率 (%)	148.65%	133.08%	130.92%	139.08%	142.07%
7	總資本比率 (%)	148.67%	133.10%	130.94%	139.10%	142.09%
	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 (%)	2.500%	2.500%	2.500%	1.875%	1.875%
9	逆周期緩衝資本要求 (%)	2.500%	2.500%	2.500%	1.875%	1.875%
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 (%)	5.00%	5.00%	5.00%	3.75%	3.75%
12	符合認可機構的最低資本規定後可用的CET1 (%)	140.67%	125.10%	122.94%	131.10%	134.09%
	《巴塞爾協定三》槓桿比率					
13	總槓桿比率風險承擔計量	2,776,588	2,839,898	2,904,926	2,925,621	2,976,130
14	槓桿比率(LR) (%)	29.12%	28.26%	27.52%	27.18%	26.60%
	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 (%)	80.29%	59.34%	78.22%	79.38%	103.17%
	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

TAI YAU BANK, LIMITED

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 September 2019

HK$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-2019	30-Jun-2019	30-Sep-2019
1	Credit risk for non-securitization exposures	**491,572**	554,934	**39,326**
2	Of which STC approach			
2a	Of which BSC approach	491,572	554,934	39,326
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*			
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*			
13	CIS exposures – MBA*			
14	CIS exposures – FBA*			
14a	CIS exposures – combination of approaches*			
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)*			
24	Operational risk	**52,275**	48,075	**4,182**
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	**543,847**	603,009	**43,508**

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.

大有銀行有限公司

模版OV1：截至2019年9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
		2019年9月30日	2019年6月30日	2019年9月30日
1	非證券化類別風險承擔的信用風險	**491,572**	554,934	**39,326**
2	其中STC計算法			
2a	其中BSC計算法	**491,572**	554,934	**39,326**
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*			
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*			
13	集體投資計劃風險承擔——MBA*			
14	集體投資計劃風險承擔——FBA*			
14a	集體投資計劃風險承擔——混合使用計算法*			
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）*			
24	業務操作風險	52,275	48,075	4,182
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**	**543,847**	603,009	**43,508**

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」。*

TAI YAU BANK, LIMITED

Template LR2: Leverage ratio (“LR”) as at 30 September 2019

		(a)	(b)
		HK$ equivalent (HK$'000)	
		30/9/2019	30/6/2019
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,773,443	2,836,753
2	Less: Asset amounts deducted in determining Tier 1 capital	(345)	(345)
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	2,773,098	2,836,408
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 derivatives collateral provided 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 derivative contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit 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**	808,449	802,475
20a	**Total exposures before adjustments for specific and collective provisions**	0	0
20b	**Adjustments for specific and collective provisions**	0	0
21	**Total exposures after adjustments for specific and collective provisions**	2,776,588	2,839,898
Leverage ratio			
22	**Leverage ratio**	**29.12%**	**28.26%**

大有銀行有限公司

模版LR2：截至2019年9月30日槓桿比率通用披露模版

		(a)	(b)
		等值港元 （港幣千元）	
		30/9/2019	30/6/2019
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）	2,773,443	2,836,753
2	扣減：斷定一級資本時所扣減的資產數額	(345)	(345)
3	資產負債表內風險承擔總額（不包括衍生工具合約及SFT）	2,773,098	2,836,408
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衍生工具合約的有效名義數額	0	0
10	扣減：就已出售信用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	808,449	802,475
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	0	0
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	2,776,588	2,839,898
槓桿比率			
22	槓桿比率	29.12%	28.26%