Capital Disclosures Template as at 31 December 2014

HKS'000

:	CET1 capital: instruments and reserves	300.000
	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000
	Retained earnings Disclosed reserves	171,920
3		51,607
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)	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	523,527
14.	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
	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
	Significant capital investments in CET1 capital instruments issued by financial sector entities that are	
19	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
	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
200	Capital investment in a connected company which is a commercial entity (amount above 15% of the	0
26f	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
	Total regulatory deductions to CET1 capital	345
29	CET1 capital	523,182
	AT1 capital: instruments	
	Qualifying AT1 capital instruments plus any related share premium	0
	of which: classified as equity under applicable accounting standards	0
32	of which: classified as liabilities under applicable accounting standards	0
33	Capital instruments subject to phase out arrangements from AT1 capital	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
	of which: ATI capital instruments issued by subsidiaries subject to phase out arrangements	0

ATI capital: regulatory deductions Comments Comme	36 AT1 capital before regulatory deductions	0
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	74 Mortgage servicing rights (net of related tax liability)	Not applicable

417,2	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	5,759
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	Current cap on CETI capital instruments subject to phase out arrangements	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable
	Current cap on ATI 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

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	
9	Explanation 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 report 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 repress the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arisin from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding that are loans, facilities or other credit exposures to connected companies) under Basel III.			
	Deferred tax assets net of deferred tax liabilities	245	0	
10	Explanation 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	
	Explanation For the purpose of determining the total amount of incignificant conital investments in CETA anisal in the			

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.

$\overline{}$				
	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	
19	Explanation For the purpose of determining the total amount of significant capital investments in CET1 capital instrumed sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provide connected companies, where the connected company is a financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, as if such loans, facilities of the AI in the capital instruments.	ded by it to any or other credit ex ncial sector entit	of its xposures ty, except	
Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount repunder the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected conwhich were subject to deduction under the Hong Kong approach.				
	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	
39	Explanation 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.			
	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	
54	Explanation The effect of treating loans, facilities or other credit exposures to connected companies which are financial capital instruments for the purpose of considering deductions to be made in calculating the capital base (see template above) will mean the headroom within the threshold available for the exemption from capital deducapital investments in Tier 2 capital instruments may be smaller. Therefore, the amount to be deducted as regreater than that required under Basel III. The amount reported under the column "Basel III basis" in this be reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregacilities or other credit exposures to the AI's connected companies which were subject to deduction under the	e note re row 18 action of other is eported in row to ox represents the gate amount of	to the assignificant assignificant be amount beans,	

Remarks:

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

Abbreviations:

CET1: Common Equity Tier 1 AT1: Additional Tier 1

資本披露模版截至2014年12月31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
	保留溢利	171,920
	已披露的储備	51,607
	須從CETI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
	由綜合銀行附屬公司發行並由第三方持有的CETI資本票據產生的少數股東權益(可計入綜合集團	
ור הו	的CETI資本的數額)	0
	監管和滅之前的CET1資本	523,527
	CET1資本:監管扣減	020,027
7	估值調整	0
	商譽(巴扣除相聯遞延稅項負債)	- ŏ
	其他無形資產(已扣除相聯遞延稅項負債)	0
	已扣除遞延稅項負債的遞延稅項資產	245
	現金流對沖儲備	0
	在IRB計算法下EL總額超出合資格準備金總額之數	0
		0
	由證券化交易產生的出售收益	I
	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
3	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
1	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	产品交叉的 String Transfer Transfe	0
	之数)	
	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	0
	數)	Ů
	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
	受規管非銀行附屬公司的資本短欠	0
	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
	因沒有充足的ATI資本及二級資本以供扣除而須在CETI資本扣除的監管扣減	0
	對CET1資本的監管扣減總額	345
	CET1 資本	523,182
435,540,0369	AT1.資本: 栗據	
30	合資格AT1資本票據加任何相關股份溢價	0
	其中:根據適用會計準則列為股本類別	0
	其中:根據適用會計準則列為負債類別	0
	須從ATI資本逐步遜減的資本票據	0
	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
22	其中:受逐步遞減安排規限的由附屬公司發行的ATI資本票據	
<u> </u>	大1 · 又也少些成女好况你的田門周公司领行的/// 具个亲雄	0

36	監管扣減之前的AT1資本	0
	AT1資本:監管扣減	
	於機構本身的AT1資本票據的投資	0
	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ATI資本票據的重大資本投資	0
	適用於ATI資本的司法管轄區特定監管調整	0
	因沒有充足的二級資本以供扣除而須在ATI資本扣除的監管扣減	0
	對ATI資本的監管扣減總額	0
	ATI資本	0
	- 級資本(-級資本 = CET1 + AT1)	523,182
10	二級資本:票據及準備金	0,10.5
46	合資格二級資本票據加任何相關股份溢價	0
	須從二級資本逐步遞減的資本票據	0
	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
	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
	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
	臣 管 和減之前的二級資本 監管和減之前的二級資本	100
51	二級資本:監管扣減	100
52	於機構本身的二級資本票據的投資	0
E 2	工机大司技士从一组添上面接	0
	互相交叉行列的一級員本系線 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	
54	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
	適用於二級資本的司法管轄區特定監管調整	0
	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	<u> </u>
56a	平價值收益	0
	對二級資本的監管扣減總額	0
	二級資本	100
	總資本 (總資本 = 一級資本 + 二級資本)	523,282
	風險加權總資產	489,776
	資本比率(佔風險加權資產的百分比)	402,770
61	CET1 資本比率	106.82%
	一級資本比率	106.82%
	總資本比率	106.84%
	推供社会经验咨卡西书(/资大相则) 第9R从共明从思从PPT1资土西书与时接经经济上与日田物	
64	被衙門之級因員本安水((員本外別) 新田原相刊的取版OBII員本安水加防設級因員本加及同刊 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 其中, 監護經濟等主要求	4.00%
85	其中:防護緩衝資本要求	0.00%
	其中:銀行特定反周期緩衝資本要求	0.00%
	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%
01	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	0.0070
68	求的任何CET1資本	98.84%
4. See 10.	司法管辖區最低比率(若與《巴塞爾協定三》最低要求不同)	
60	司法管轄區CETI最低比率	不適用
	司法管辖區一級資本最低比率	不適用
	司法管轄區總資本最低比率	不適用
[1	低於扣減門檻的數額(風險加權前)	小型用
200000000000000000000000000000000000000	於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據、ATI資本票據及二級資本票據	
72		0
	的非重大資本投資 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	
73		0
7.4	的重大資本投資 按揭供款管理權(已扣除相聯稅項負債)	
		不適用
10	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	5,759
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 受逐步遊減安排規限的CETI資本票據的現行上限	不適用
81 由於實施上限而不計入CETI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ATI資本票據的現行上限	0
83 由於實施上限而不可計入ATI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

棋版附註:

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:

相對	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		
	解釋				
	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段所列載,按揭供;	於管理權可 .	なCET1 容		
	本內予以有限度確認(並因此可從CETI資本的扣減中被豁除,但以指定門檻為限)。在				
	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				
9	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				
	滅的數額。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				
	「香港基準」項下匯報的數額),而調整方法是按須扣滅的按揭供款管理權數額予以下				
	《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				
	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。				
	已扣除遞延稅項負債的遞延稅項資產	245	0		
	解釋				
	<u></u> 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段所列載,視-	平銀行予以"	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CET				
	確認(並因此可從CET1資本的扣減中被豁除,但以指定門檻為限)。在香港,不論有關				
10	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報	頂可能會高	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				
	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E				
	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多				
	門檻及就按揭供軟管理權、由暫時性差額所產生的遞延稅項資產與於金融業實體發行的				
	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]	5%門檻為限	٠		
	於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據的非重大資本投資	0	0		
	(超出10%門檻之數)	<u> </u>			
	解釋				
	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				
	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				
18	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				
10	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、批出任任可該等贷款、批出任任可以	王何該等融	通或引起		
	任可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》規定須扣減的數等	酒。左来炒,	3 7 44		
	「《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「				
	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				
	用風險承擔的合計總額。	见,称人、观,近	以共他活		
	the strategies as the strategy				

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) 解釋 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 19 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 可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。 於在監管綜合計算的範圍以外的金融業實體發行的ATI資本票據的非重大資本投資 0 0 (超出10%門檻之數) 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。

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)

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。

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。

簡稱:

CET1: 普通股權一級資本 AT1: 額外一級資本

Main Features Template as at 31 December 2014

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
Regulatory treatment	
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 (Currency in million, as of most recent reporting date)	HKD300
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
Coupons / dividends	
17 Fixed or floating dividend/coupon	Floating
18 Coupon rate and any related index	No
19 Existence of a dividend stopper	No
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
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 5 4 1

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

主要特點模版截至2014年12月31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)	基幣三億元
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 若滅值,全部或部分	不適用
33 若滅值,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 註:	不適用

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

(A) Balance Sheet Reconciliation - Cross reference to Definition of Capital Components as at 31 December 2014

HK\$'000

	Balance Sheet as	Under	Cross reference
	in published financial	regulatory scope	to Definition of Capital
	statement	of consolidation	Components
	As at period end	As at period end	
	31/12/2014	31/12/2014	
ASSETS			
Cash and balance with banks and other financial institutions	333,954	333,954	
Money at call and short notice	865,208	865,208	
Placements with banks maturing between one and twelve months	1,363,307	1,363,307	
Advances to customers and other accounts	3,129	3,129	
Available-for -sale investments	11,460	11,460	
Equipment and leashold improvements	-	-	
Deferred tax assets	245	245	(1)
TOTAL ASSETS	2,577,303	2,577,303	
LIABILITIES			
Deposits from customers	2,050,555	2,050,555	
Other accounts and provisions	3,221	3,221	
TOTAL LIABILITIES	2,053,776	2,053,776	
CAPITAL RESOURCES			
Share capital	300,000	300,000	(2)
Reserves	223,527	223,527	
of which: Retained Profits		171,920	(3)
Capital Reserve		5,507	(4)
General Reserve		46,000	(5)
Regulatory Reserve		100	(6)
SHAREHOLDERS' FUNDS	523,527	523,527	
TOTAL LIABILITIES AND CAPITAL RESOURCES	2,577,303	2,577,303	

(B) Balance Sheet Reconciliation - Cross reference to Balance Sheet as at 31 December 2014

HK\$'000

		Component of regulatory capital reported by bank	Cross- referenced
	CET1 capital: instruments and reserves	Contractly,	
_	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	(2)
	Retained earnings	171,920	(3)
3	Disclosed reserves	51,607	(4)+(5)+(6)
4	Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)		
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	523,527	
34	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	
	Deferred tax assets net of deferred tax liabilities	245	(1)
	Cash flow hedge reserve	0	
$\overline{}$	Excess of total EL amount over total eligible provisions under the IRB approach	0	***************************************
	Gain-on-sale arising from securitization transactions	0	
	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
	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	
1 /		U	
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)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold	部分 医多形线	
23	of which: significant investments in the common stock of financial sector entities		
24	of which: mortgage servicing rights		
25	of which: deferred tax assets arising from temporary differences		
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)
	Securitization exposures specified in a notice given by the Monetary Authority	0	
26c		-	
		ი	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a compensate antity (amount shows 15% of the	0	
26d 26e	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the	0	
26d 26e 26f 27	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
26d 26e 26f 27 28	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions Total regulatory deductions to CET1 capital	0 0 0 345	
26d 26e 26f 27 28	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions Total regulatory deductions to CET1 capital CET1 capital	0	
26d 26e 26f 27 28 29	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions Total regulatory deductions to CET1 capital CET1 capital AT1 capital: instruments	0 0 0 345 523,182	
26d 26e 26f 27 28 29 30	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings Capital shortfall of regulated non-bank subsidiaries Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions Total regulatory deductions to CET1 capital CET1 capital	0 0 0 345	

33	Capital instruments subject to phase out arrangements from AT1 capital	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	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0	
36	ATI capital before regulatory deductions	0	
	AT1 capital: regulatory deductions		
	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)	523,182	
1.53	Tier 2 capital: instruments and provisions		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	Capital instruments subject to phase out arrangements from Tier 2 capital	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	of which: capital instruments issued by subsidiaries subject to phase out arrangements	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	
213	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	0	
57	Total regulatory deductions to Tier 2 capital	0	
58	Tier 2 capital	100	
	Total capital (Total capital = Tier 1 + Tier 2)	523,282	

Abbreviations:

CET1: Common Equity Tier 1
AT1: Additional Tier 1

(甲)資產負債對賬表 - 交叉引用資本組成部分的定義截至2014年12月31日

港幣千元

中公佈的 投換監管 丹資本組成部分的 皮養 於期末 31/12/2014 313,954 333,954 333,954 1363,307 865,208 865,208 865,208 865,208 865,208 865,208 865,208 865,208 865,208 1363,307 3,129 14,60 11,460 11,460 11,460 11,460 11,460 11,460 11,460 11,460 11,460 11,460 14,460		g176 to t		او ور مد
中で作用 合併範別 成部分的 定義 於期末 31/12/2014 333,954 865,208 865,208 865,208 865,208 865,208 31,363,307 31,29 31,120 31,120		財務報表	加格跃丝	交叉引
資産 次期末 31/12/2014 於期末 31/12/2014 費產 庫存現金及與銀行及其他金融機構的結存 即期及短期同業存放 333,954 865,208 865,208 865,208 865,208 1,363,307 865,208 1,363,307 865,208 1,1460		中公佈的		
済典本 済期末 初期末 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2014 31/12/2018 865,208 865,208 65,2		資產負債表	O 1/1 4/2 (Ext	
資產 333,954 333,954 333,954 申期及短期同業存放 865,208 865,208 一至十二個月內到期之定期同業存放 1,363,307 1,363,307 客戶貸款及其他賬項 3,129 3,129 可供出售投資 11,460 11,460 設備及租賃物業裝修 - - 透延稅項資產 245 245 (1) 資產總額 2,577,303 2,577,303 其性既項及撥備 3,221 3,221 資債總額 2,053,776 2,053,776 資本條 300,000 300,000 (2) 賭情 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結份 5,507 (4) 一般結份 46,000 (5) 法定結份 100 (6) 股東權益 523,527 523,527		於期末	於期末	
 庫存現金及與銀行及其他金融機構的結存 第33,954 第65,208 865,208 865,208 865,208 865,208 865,208 865,208 第65,208 第6		31/12/2014	31/12/2014	
即期及短期同業存放 865,208 865,208 一至十二個月內到期之定期同業存放 1,363,307 1,363,307 客戶貸款及其他賬項 3,129 3,129 可供出售投資 11,460 11,460 政備及租赁物業整修 - - 透達總額 2,577,303 2,577,303 負債 2,577,303 2,577,303 其他賬項及撥備 3,221 3,221 負債總額 2,053,776 2,053,776 費本條屬 300,000 300,000 (2) 賭備 223,527 223,527 其中: 保留溢利 171,920 (3) 資本儲備 5,507 (4) 一般儲備 46,000 (5) 法定儲備 523,527 523,527 股東權益 523,527 523,527	資産			
一至十二個月內到期之定期同業存放 1,363,307 1,363,307 客户貸款及其他賬項 3,129 3,129 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) 賣債 2,577,303 2,577,303 客戶存款 2,050,555 2,050,555 2,050,555 其他賬項及指備 3,221 3,221 3,221 直債總額 2,053,776 2,053,776 2,053,776 資本来源 300,000 300,000 (2) 賭情 223,527 223,527 2,577,203 (3) 方本結婚 5,507 (4) - - 人,600 (5) 法定結備 100 (6) 股東權益 523,527 523,52	庫存現金及與銀行及其他金融機構的結存	333,954	333,954	
客户貸款及其他賬項 3,129 3,129 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) 賣債 2,577,303 2,577,303 2,577,303 身債 3,221 3,221 3,221 其他賬項及撥備 3,221 3,221 3,221 真債總額 2,053,776 2,053,776 資本未深 300,000 300,000 (2) 賭情 223,527 223,527 其中: 保留溢利 171,920 (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 523,527 523,527	即期及短期同業存放	865,208	865,208	
可供出售投資 11,460 11,460 設備及租賃物業裝修 - - 進延稅項資産 245 245 (1) 資産總額 2,577,303 2,577,303 身債 2,050,555 2,050,555 3,221 其他販項及撥備 3,221 3,221 3,221 身債總額 2,053,776 2,053,776 2,053,776 酸本 300,000 300,000 (2) 賭備 223,527 223,527 23,527 其中: 保留溢利 171,920 (3) 資本結份 5,507 (4) 一般結備 46,000 (5) 法定結備 100 (6) 股東權益 523,527 523,527	一至十二個月內到期之定期同業存放	1,363,307	1,363,307	
設備及租賃物業業修 - - 遞延稅項資産 245 245 (1) 資產總額 2,577,303 2,577,303 負債 2,050,555 2,050,555 3,221 其他賬項及積備 3,221 3,221 3,221 負債總額 2,053,776 2,053,776 2,053,776 酸本 300,000 300,000 (2) 儲備 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結備 5,507 (4) 一般結備 46,000 (5) 法定結備 100 (6) 股東權益 523,527 523,527	客戶貸款及其他賬項	3,129	3,129	
遊班報項資産 245 245 (1) 資産機額 2,577,303 2,577,303 資債 2,050,555 2,050,555 2,050,555 其他賬項及撥備 3,221 3,221 負債總額 2,053,776 2,053,776 股本 300,000 300,000 (2) 結備 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結份 5,507 (4) 一般結份 46,000 (5) 法定結份 100 (6) 股東權益 523,527 523,527	可供出售投資	11,460	11,460	
資産總額 2,577,303 2,577,303 負債 2,050,555 2,050,555 其他販項及撥備 3,221 3,221 資本來源 2,053,776 2,053,776 股本 300,000 300,000 (2) 賭備 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結構 5,507 (4) 一般結構 46,000 (5) 法定結構 100 (6) 股東權益 523,527 523,527	設備及租賃物業裝修	-	-	
負債 客戶存款 2,050,555 2,050,555 其他賬項及撥備 3,221 3,221 負債總額 2,053,776 2,053,776 股本 300,000 300,000 (2) 結備 223,527 223,527 其中: 保留溢利 171,920 (3) 资本結構 5,507 (4) 一般結構 46,000 (5) 法定結構 100 (6) 股東權益 523,527 523,527	遞延稅項資産	245	245	(1)
客戶存款 2,050,555 2,050,555 其他賬項及機備 3,221 3,221 負債總額 2,053,776 2,053,776 酸本 300,000 300,000 (2) 儲備 223,527 223,527 其中: 保留溢利 171,920 (3) 黃本儲備 5,507 (4) 一般儲備 46,000 (5) 法定儲備 523,527 523,527	資産總額	2,577,303	2,577,303	
客戶存款 2,050,555 2,050,555 其他賬項及機備 3,221 3,221 負債總額 2,053,776 2,053,776 酸本 300,000 300,000 (2) 儲備 223,527 223,527 其中: 保留溢利 171,920 (3) 黃本儲備 5,507 (4) 一般儲備 46,000 (5) 法定儲備 523,527 523,527				
其他賬項及撥備 3,221 3,221 負債總額 2,053,776 2,053,776 資本來源 300,000 300,000 (2) 儲備 223,527 223,527 其中: 保留溢利 171,920 (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 523,527 523,527	負債	et of Alasker as Salakaris en de e		
負債總額 2,053,776 2,053,776 資本來源 300,000 300,000 (2) 儲備 223,527 223,527 223,527 其中: 保留溢利 171,920 (3) 资本储備 5,507 (4) 一般储備 46,000 (5) 法定储備 100 (6) 股東權益 523,527 523,527	客戶存款	2,050,555	2,050,555	
資本來源 300,000 300,000 (2) 賭備 223,527 223,527 其中: 保留溢利 171,920 (3) 资本储備 5,507 (4) 一般結備 46,000 (5) 法定結備 100 (6) 股東權益 523,527 523,527	其他賬項及撥備	3,221	3,221	
股本 300,000 300,000 (2) 賭情 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結構 5,507 (4) 一般結構 46,000 (5) 法定結構 100 (6) 股東權益 523,527 523,527	負債總額	2,053,776	2,053,776	
股本 300,000 300,000 (2) 賭情 223,527 223,527 其中: 保留溢利 171,920 (3) 資本結構 5,507 (4) 一般結構 46,000 (5) 法定結構 100 (6) 股東權益 523,527 523,527				
儲備 223,527 223,527 其中: 保留溢利 171,920 (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 523,527 523,527	資本來源			
其中:保留溢利 171,920 (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 523,527 523,527	股本	300,000	300,000	(2)
資本儲備 5,507 (4) 一般儲備 46,000 (5) 法定儲備 100 (6) 股東權益 523,527 523,527	储備	223,527	223,527	
一般儲備 46,000 (5) 法定儲備 100 (6) 股東權益 523,527 523,527	其中: 保留溢利		171,920	(3)
法定儲備 100 (6) 股東權益 523,527	資本儲備		5,507	(4)
股東權益 523,527 523,527	一般储備		46,000	(5)
	法定儲備		100	(6)
負債及資本來源總額 2,577,303 2,577,303	股東權益	523,527	523,527	
負債及資本來源總額 2,577,303 2,577,303				
	負債及資本來源總額	2,577,303	2,577,303	

(乙)資產負債對賬表 — 交互索引資產負債表截至2014年12月31日

港幣千元

直接發行的合資格CETI資本集據加任何相關的股份溢價			銀行報告 監管資本 的組成	引用
2 任留溫利		CET1資本:票據及儲備		
3 已被塞的儲備 第次CETT資本經步遊湖的直接發行資本(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CETT資本果據產生的少數股東權益(可計入綜合集團錄CETT資本的數額) 5 監管和減之前的CETT資本: 監管和減 CETT資本: 医管和減 CETT資本: 医管和減 CETT資本: 医管和減 (0) 3 萬衛餐(已和除相聯遊延稅項負債) 9 其他無形資產(已和除相聯遊延稅項負債) 10 已和除超級項負債的遊延稅項資產 245 (1) 11 現金流對沖儲備 0 0 12 在IRB計算法下EL總額超出合資格準備金總額之數 13 由證券化交易產生的出售收益 0 位 16 (1) 15 界定利益的退休金基金資資產(已和除相聯逐延稅項負債) 16 (1) 17 至相交及技術的CETT資本果據 0 位 17 至相交及技術的CETT資本果據的投資(若並在所報告的資產負債表中從實鑑資本中和和除分的CETT資本果據的投資(若並在所報告的資產負債表中從實鑑資本中和和除分的CETT資本果據 0 分於機構本身的CETT資本果據 10 於機構本身的CETT資本果據 11 於在監管綜合計算的範圍以外的金融業實體發行的CETT資本果據的非重大資本投資(超出108門權之數) 12 按個級問權之數) 13 按個級問權之數) 14 按亞國保護管務(高於108門權之數) 15 財務保護管理報(高於108門權之數) 16 使期(成門權之數) 17 互相交及技術的範圍以外的金融業實體發行的CETT資本果據的非重大資本投資(超出108門權之數) 18 於在監管綜合計算的範圍以外的金融業實體發行的CETT資本果據的非重大資本投資(超出108門權之數) 12 被關係被管理權(高於108門權之數) 12 被關係依管理權(高於108門權之數) 12 被對時性差異產生的遊延稅項資產 12 提出目標所權之數 12 被對時性差異產生的透延稅項資產 13 由暫時性差異產生的透延稅項資產 14 提出更及建築的自用及投資用急速行價值重估而產生的預額積至 15 其中:於於配款資程值 16 (6) 16 在最高重要的可法經營值的企業代預額積 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
4 類從CBT實本逐步遊域的直接各行資本(尺速用於非合股公司) 5 由綜合銀行附屬公司發行並由第三方特有的CBTI資本票據產產的少數股東權益(可計入綜合集團的CBTI資本:監管和減 CBTI資本:監管和減 7 估值調整 8 商譽(已和除相聯遞延稅項負債) 9 異性無形資產(已和除相聯遞延稅項負債) 10 已和除透延稅項負債的總延稅項負債 11 现金流對沖儲備 245 (1) 12 在IRB对算法下EL總額超出合資格準備金總額之數 13 由證券化欠易產生的出售收益 4 按公平價值估值的負債固本身的信用風險變動所產生的損益 5 界定制造的送帐金盈分資產(已和除相聯遞延稅項負債) 16 於機構本身的CBTI資本票據的投資(若並未在所報告的資產負債表中從實鐵資本中物除) 17 互相交叉持有的CBTI資本票據的投資(若並未在所報告的資產負債表中從實鐵資本中物除) 18 資(超出108円限之數) 19 於在監管綜合計算的範圍以外的金融業實體發行的CBTI資本票據的非重大資本投資(超出108円限之數) 20 按揭供款管理權(高於108円權之數) 21 由暫時性差異產生的遞延稅項資產 22 超出158円權之數) 21 由暫時性差異產生的遞延稅項資產 22 超出158円權之數) 22 超出158円權之數) 22 超出158円權之數) 23 其中:於函數單次的計畫的經歷稅項資產 25 其中:由暫時性差異產生的遞延稅項資產 25 其中:由暫時性差異產生的遞延稅項資產 25 其中:被屬供款管理權 25 其中:由暫時性差異產生的遞延稅項資產 26 國用於CBTI資本的通知所補助的證券化類別風險承擔 26 國用於CBTI資本的通知所推明的證券化類別風險承擔 26 包養經營業具發年的過和所推明的證券化類別風險承擔 26 包養經營業與稅所屬公司的資本經費 26 個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 26 包養經營業與發行的屬公司的資本經費 26 個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 28 包括TI資本的監管和減 30 包養在展園實體的有差聚公司的成本經質而產生的任何累積虧損 28 包括 医療事稅所屬公司的資本經費 29 CBTI資本的監管和減 30 包養格ATI資本果據加任何相關股份強債 31 其中:根據函費本基礎的15%之數) 27 固沒有定過數單聚公司中的基本投資(超出申報機構的資本基礎的15%之數) 28 對CBTI資本的監管和減 30 包養格ATI資本果據加任何相關股份強債 31 其中:根據函用資本基準的監管和減 31 其中:根據函用會計學例列為股本類別 0 可能在TI資本				
□ 由綜合銀行附屬公司發行並由第三方持有的CBTI資本果據產生的少數股東權益(可) 十入綜合集團的CBTI資本的數額) □ (3	已披露的儲備	51,607	(4)+(5)+(6)
523,527 (EPT] 董本:監管和減之前的(BT) 資本:医管和減 (EPT] 董本:監管和減 (EPT] 董本:医域與項負債) (EPT] 董本:医域與項負債) (EPT] 董本:医域與現負債的遞延稅項責產 (EPT] 董本:医域與型出合資格準備金總額之數 (EPT] 董本:是域的退係企基金分資產(EPT) 董本是的資產負債表中從實繳資本中的除 (EPT] 董本學樣的退化外的金融業實體發行的CET] 資本果據的非重大資本投資(超出10%門權之數) (EPT] 董本學、在所報的重任的企業的資產負債表中從實繳資本中的除 (超出10%門權之數) (超出10%門權之數) (超出10%門權之數) (超出10%門權之數) (超出10%門權之數) (超出10%門權之數) (EPT] 董本學、(EPT] 董本》(EPT] 董本學、(EPT] 董本》(EPT] 董	4	須從CETI資本逐步遞減的直接發行資本(只適用於非合股公司)		
(ETI資本:監管和減 7 恰值調整 8 商繁(已和除相聯遞延稅項負債) 9 其他無形資產(已扣除相聯遞延稅項負債) 10 已和除爐延稅項負債的透延稅項負債 10 已和除爐延稅項負債的透延稅項負債 11 現金流對中儲備 12 在 IRB計算法下已總額超出合資格準備金總額之數 13 由證券化交易產生的出售收益 0 日本公务產生的出售收益 0 日本公务產生的出售收益 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 15 界준利益的退休金基金净資產(已和除相聯遞延稅項負債) 17 互相交叉持有的CETI資本票據的投資(芳並未在所報告的資產負債表中從實繳資本中和於) 18 資(超出10%円權之數) 19 於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據的非重大資本投資(超出10%円權之數) 10 被出10%円權之數) 20 按揭供款管理權(高於10%円權之數) 21 由暫時性差異產生的遞延稅項資產(高於10%門權之數,已和除相聯遞延稅項負債) 22 超出15%門權之數 23 其中:於金融業實體的普通服的重大投資 24 其中:核揭供款管理權 25 其中:由暫時性差異產生的遞延稅項資產 26 適用於CETI資本的司法管轄區轉定監管調整 100 包括 图土地及建築物值的是投資用途1進行價值重估而產生的累積公平價值收益 26 图土地及建築的自建稅的司法管轄區轉定監管調整 26 回租與行業務風險監管儲備 100 (6) 26 金融管理專員給干的通知所指明的證券化類別風險承擔 26 日本規定業期信用及及資用途1進行價值重估而產生的任何累積虧損 0 在屬商業實體的有達聚公司中的資本投資(超出申報機構的資本基礎的15%之數) 27 图沒有完定的不過表本完 26 在屬商業實體的有達聚公司中的資本投資(超出申報機構的資本基礎的15%之數) 27 图沒有完定的ATI資本及一級資本以供和除而類在CETI資本和除的監管和減 345 29 CETI資本	5		0	
7 恰值調整 0 0 8 商祭CL和除相聯遞延稅項負債 0 0 9 其他無形資產CL和除相聯遞延稅項負債 0 0 0 1 0 已和除遞延稅項負債 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	監管扣滅之前的CET1資本	523,527	
8 商寮(已扣除相聯遞延稅項負債) 9 其他縣形資産(已扣除相聯遞延稅項負債) 10 已如於遞延稅項負債的遞延稅項資產 245 (1) 11 現金流對沖儲備 0	S. 15. 15	CET1資本:監管和減		
9 其他無形資產(已和除相聯遊延稅項負債) 10 已扣除遊延稅項負債的遊延稅項資產 11 现金施對沖儲稅 10 0 13 由證券化交易產生的出售收益 10 0 13 由證券化交易產生的出售收益 10 0 15 界定利益的退休金基金淨資產(已扣除相聯遊延稅項負債) 16 初機構本身的CETI資本票據的投資(若並來在所報告的資產負債表中從實繳資本中的股) 17 互相交叉持有的CETI資本票據的投資(若並來在所報告的資產負債表中從實繳資本中的股) 18 於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據的非重大資本投資(超出10%門權之數) 19 於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據的非重大資本投資(超出10%門權之數) 20 按揭供款管理權(高於10%門權之數) 21 由暫時性差異產生的逃延稅項資產(高於10%門權之數,已和除相聯遞延稅項負債) 22 超出15%門權之數 23 其中:於金融業實體的普通股的重大投資 24 其中:按過供款管理權 25 其中:由暫時性差異產生的遞延稅項資產 26 國土地及建築物(自用及投資用途) 26 國土地及建築物(自用及投資用途) 26 國人與稅行業務風險監管結備 100 (6) 26 金融管理專員給予的遞如所指明的證券化顯別風險承擔 100 (6) 26 金融管理專員給予的遞如所指明的證券化顯別風險承擔 100 (6) 26 金融管理專員給予的遞如所指明的證券化類別風險承擔 100 (6) 26 金融管理專員給予閱過之可的資本短欠 10 图沒有完是的不可資本股空,但由報機構的資本基礎的15%之數) 17 图沒有完是的不可資本股企。 18 可以有元是的不可資本股資,但由申報機構的資本基礎的15%之數) 19 內國沒有完是的不可資本股資,但由申報機構的資本基礎的15%之數) 19 內國沒有完是的不可資本股資,但由申報機構的資本基礎的15%之數) 19 內國沒有完是的不可資本股資,但由申報機構的資本基礎的15%之數) 10 ○ 查費格於可資本與稅和除的監管和減	7	估值調整	0	
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實(超出10%円檻之數) 20 按据供款管理權(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,已和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:於金融業實體的普通股的重大投資 25 其中:由暫時性差異產生的遞延稅項資產 26 適用於CETI資本的司法管轄區特定監管調整 26 適用於CETI資本的司法管轄區特定監管調整 26 適用於CETI資本的司法管轄區特定監管調整 26 直 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 26 也会股資準專員給予的通知所指明的證券化類別風險承擔 26 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 26 受規管非銀行附屬公司的資本短欠 26 包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 27 因沒有无足的ATI資本及二級資本以供和除而須在CETI資本和除的監管和減 28 對CETI資本的監管和減總額 29 CETI資本 ATI資本果據加任何相關股份溢價 30 合資格ATI資本果據加任何相關股份溢價 31 其中:根據適用會計準則列為股本類別		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		
19 於在監管綜合計算的範圍以外的金融業實體發行的CETI資本票據的重大資本投資 (超出10%門檻之數) 20 按揭供軟管理權(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 其中:按金融業實體的普通股的重大投資 25 其中:按金融業實體的等通股的重大投資 26 適用於CETI資本的司法管轄區特定監管調整 26 適用於CETI資本的司法管轄區特定監管調整 26 適用於CETI資本的司法管轄區特定監管調整 26 查用於CETI資本的司法管轄區特定監管調整 26 查融管理專員給予的通知所指明的證券化類別風險承擔 20 一般銀行業務風險監管儲備 20 金融管理專員給予的通知所指明的證券化類別風險承擔 20 量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 20 查閱 费規管非銀行附屬公司的資本短欠 26 查閱管理專員給予的通知所指明的證券在投資(超出申報機構的資本基礎的15%之數) 27 因沒有充足的ATI資本及二級資本以供和除而須在CETI資本和除的監管和減 28 對CETI資本的監管和減總額 29 CETI資本 30 合資格ATI資本票據加任何相關股份溢價 31 其中:根據適用會計準則列為股本類別 0	18	菅(超出10%門糕之數)	V	
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,已和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 26 適用於CET1資本的司法管轄區特定監管調整 26 也是銀行業務風險監管儲備 20 全個 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 全份 一般銀行業務風險監管儲備 100 (6) 26 金融管理專員給予的通知所指明的證券化類別風險承擔 26 包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 全人經營非銀行附屬公司的資本短欠 26 受規管非銀行附屬公司的資本投資(超出申報機構的資本基礎的15%之數) 27 因沒有定足的AT1資本及二級資本以供和除而須在CET1資本和除的監管和減 0 28 對CET1資本的監管和減總額 345 29 CET1 資本 523,182	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	0	
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費 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 20 100 20 10				
22 超出15%門權之數 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CETI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) 27 因沒有充足的ATI資本及二級資本以供扣除而須在CETI資本扣除的監管扣減 0 28 對CETI資本的監管和減總額 345 29 CETI 資本 523,182		权何依从B 生催(同水,10/01.7位人数/		
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 28d 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 28e 受規管非銀行附屬公司的資本短欠 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) 27 因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管和減 28 對CET1資本的監管和減總額 29 CET1 資本 523,182 AT1資本:票據 30 含資格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				
24 其中:按揭供軟管理權 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 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 26b 一般銀行業務風險監管儲備 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 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 26e 受規管非銀行附屬公司的資本短欠 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) 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 28 對CET1資本的監管扣減總額 29 CET1資本 30 合資格AT1資本果據加任何相關股份溢價 31 其中:根據適用會計準則列為股本類別 0	22	超出15%門檻之數		
25 其中:由暫時性差異產生的遞延稅項資產 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 0 0 0 0 0 0 0 0	23	其中:於金融業實體的普通股的重大投資		
26 適用於CET1資本的司法管轄區特定監管調整	24	其中:按揭供款管理權		
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 523,182 AT1資本:票據 0 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	25	其中:由暫時性差異產生的遞延稅項資產	25355	
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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 523,182 AT1資本:票據 523,182 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			0	
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 523,182 AT1資本:票據 523,182 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			100	(6)
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ATI資本及二級資本以供扣除而須在CETI資本扣除的監管扣減 0 28 對CETI資本的監管扣減總額 345 29 CETI資本 523,182 ATI資本:票據 523,182 30 合資格ATI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			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 523,182 AT1資本:票據 0 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			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 523,182 AT1資本: 栗據 0 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			0	
27 因沒有充足的ATI資本及二級資本以供扣除而須在CETI資本扣除的監管扣減 0 28 對CETI資本的監管扣減總額 345 29 CETI資本 523,182 ATI資本:票據 0 30 合資格ATI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				
28 對CET1資本的監管扣減總額 345 29 CET1 資本 523,182 AT1資本:票據 0 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				
29 CET1 資本 523,182 AT1 資本: 票據 0 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				
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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			525,102	
31 其中:根據適用會計準則列為股本類別 0	90		0	
	1		0	

	须從ATI資本逐步遞減的資本票據	0	
3/11	由綜合銀行附屬公司發行並由第三方持有的ATI資本票據(可計入綜合集團的ATI資本的數額)	0	l
35	其中:受逐步遞減安排規限的由附屬公司發行的ATI資本票據	0	
36	監管扣滅之前的AT1資本	0	
80 E 65	AT1資本:監管扣減		
37	於機構本身的AT1資本票據的投資	0	
	互相交叉持有AT1資本票據	0	
	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)	523,182	
500 AU 0550	二級資本:票據及準備金	5.0 (20.02) (20.06)	
46	合資格二級資本票據加任何相關股份溢價	0	
47	须从二级资本逐步逐减的资本票据	0	
1 // 1	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	
1	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	
1	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)
	监管扣减之前的二级资本	100	
	二级資本:監管扣減		
52	於機構本身的二級資本票據的投資	0	
	互相交叉持有的二級資本票據	0	
	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		
1 h/1	資(超出10%門檻之數)	ľ	
	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	
	適用於二級資本的司法管轄區特定監管調整	0	
I hhai	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	0	
1	而產生的累積公平價值收益 取一個 英子山 監禁工 地 婚 如	<u> </u>	
	對二級資本的監管扣減總額	100	
	二級資本 (523,282	
59	總資本(總資本 = 一級資本 + 二級資本)	323,282	

<u>簡稱:</u> CET1:普通股權一級資本 AT1:額外一級資本