### Capital Disclosures Template as at 31 December 2016

HK\$'000

145	CET1 capital: instruments and reserves	
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000
2	Retained earnings	180,911
3	Disclosed reserves	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	532,518
	CET1 capital: regulatory deductions	
7	Valuation adjustments	0
8	Goodwill (net of associated deferred tax liability)	0
9	Other intangible assets (net of associated deferred tax liability)	0
10	Deferred tax assets net of deferred tax liabilities	245
11	Cash flow hedge reserve	0
12	Excess of total EL amount over total eligible provisions under the IRB approach	0
13	Gain-on-sale arising from securitization transactions	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in CET1 capital instruments	0
18	Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
19	Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0
20	Mortgage servicing rights (amount above 10% threshold)	Not applicable
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Not applicable
22	Amount exceeding the 15% threshold	Not applicable
	of which: significant investments in the common stock of financial sector entities	Not applicable
24	of which: mortgage servicing rights	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	100
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0
26b	Regulatory reserve for general banking risks	100
26c	Securitization exposures specified in a notice given by the Monetary Authority	0
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0
26e	Capital shortfall of regulated non-bank subsidiaries	0
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0
28	Total regulatory deductions to CET1 capital	345
29	CET1 capital	532,173
	AT1 capital: instruments	İ
30	Qualifying ATI capital instruments plus any related share premium	0
31	of which: classified as equity under applicable accounting standards	0
	of which: classified as liabilities under applicable accounting standards	0
33	Capital instruments subject to phase out arrangements from ATI 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: ATI capital instruments issued by subsidiaries subject to phase out arrangements	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			
Insignificant capital investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)			
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	ō		
44 AT1 capital	Ö		
45 Tier 1 capital (Tier 1 = CET1 + AT1)	532,173		
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		
Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount	0		
allowed in 1 ier 2 capital of the consolidation group)			
49 of which: capital instruments issued by subsidiaries subject to phase out arrangements	0		
Collective impairment allowances and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	100		
51 Tier 2 capital before regulatory deductions	100		
Tier 2 capital: regulatory deductions			
52 Investments in own Tier 2 capital instruments	0		
53 Reciprocal cross-holdings in Tier 2 capital instruments	0		
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		
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		
Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0		
57 Total regulatory deductions to Tier 2 capital	0		
58 Tier 2 capital	100		
59 Total capital (Total capital = Tier 1 + Tier 2)	532,273		
60 Total risk weighted assets	497,933		
Capital ratios (as a percentage of risk weighted assets)			
61 CET1 capital ratio	106.88%		
62 Tier 1 capital ratio	106.88%		
63 Total capital ratio	106.90%		
Institution specific buffer requirement (minimum CET1 capital requirement as specified in s.3B of the BCR plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB or D-SIB requirements)	5.75%		
65 of which: capital conservation buffer requirement	0.625%		
66 of which: bank specific countercyclical buffer requirement	0.625%		
67 of which: G-SIB or D-SIB buffer requirement	0.00%		
CET1 capital surplus over the minimum CET1 requirement and any CET1 capital used to meet the Tier 1 and Total capital requirement under s.3B of the BCR	98.90%		
National minima (if different from Basel 3 minimum)			
69 National CET1 minimum ratio	Not applicable		
70 National Tier 1 minimum ratio	Not applicable		
71 National Total capital minimum ratio	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
Insignificant capital investments in CET1 capital instruments, AT1 capital instruments and Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0		
74 Mortgage servicing rights (net of related tax liability)	Not applicable		
75 Deferred tax assets arising from temporary differences (net of related tax liability)	Not applicable		
	1		

	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	[approach	5,818
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 CET1 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
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

#### 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 and be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set from temporary differences and significant investments in CET1 capital instruments issued by financial sec that are loans, facilities or other credit exposures to connected companies) under Basel III.	al up to the spec of intangible associated as rep deducted as rep pasis" in this boothe amount of Notice o	cified sets reported corted in x represents ASRs to be As arising
	Deferred tax assets net of deferred tax liabilities	245	0
Explanation  As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs that rely or profitability of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be give recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In F an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be dereported 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 under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences and to in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by finance entities (excluding those that are loans, facilities and other credit exposures to connected companies) under Basel III.			en limited Hong Kong, ducted as ant reported aces to the I set for
	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
18	Explanation  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.

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		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 instrume 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 finare where the AI demonstrates to the satisfaction of the Monetary Authority that any such loan was made, any sany such other credit exposure was incurred, in the ordinary course of the AI's business.	ded by it to any or other credit ex ocial sector entit	of its sposures sy, except	
		Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel II under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount rep Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the which were subject to deduction under the Hong Kong approach.	orted under the	"Hong	
		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	
		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 aggreacilities 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 in eported in row sook represents the gate amount of	to the nsignificant 54 may be se amount loans,	

#### 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 I AT1: Additional Tier 1

### 資本披露模版截至2016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	180,911
	已披露的储備	51,607
	須從CET1資本逐步遞減的直接發行資本(只適用於非合股公司)	不適用
	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	1
5	的CETI資本的數額)	0
6	監管扣減之前的CET1資本	532,518
	CET1資本: 監管扣減	332,318
7	估值調整	0
	商譽(已扣除相聯遞延稅項負債)	0
	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
	由證券化交易產生的出售收益	0
	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
	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
	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
11	互相交叉持有的CETI資本票據	0
18	产品交流 有的6011 民本宗体 於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資(超出10%門檻	0
	之數)	
19	大型 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)	
	按揭供款管理權(高於10%門檻之數)	不適用
	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
-	起出15%門檻之數	不適用
	其中:於金融業實體的普通股的重大投資	不適用
	其中:按揭供款管理權	不適用
	其中:由暫時性差異產生的遞延稅項資產	不適用
	適用於CET1資本的司法管轄區特定監管調整	100
	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
	一般銀行業務風險監管儲備	100
	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
	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AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣滅	0
2.8	對CET1資本的監管扣減總額	345
		700 170
	CETI 資本	532,173
29	AT1資本:票據	532,173
29		532,173
29 30	AT1資本:票據	50 min 1844 (1945)
29 30 31	ATI資本: 票據 合資格ATI資本票據加任何相關股份溢價	0
29 30 31 32	ATI資本: 票據 合資格ATI資本票據加任何相關股份溢價 其中: 根據適用會計準則列為股本類別	0
30 31 32 33	ATI資本: 票據 合資格ATI資本票據加任何相關股份溢價 其中:根據適用會計準則列為股本類別 其中:根據適用會計準則列為負債類別	0 0 0

- 00	Color to the Color	^
36	監管扣減之前的ATI資本	0
0.5	ATI資本:監管扣減	
	於機構本身的ATI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	0
	之數)	
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ATI資本扣除的監管扣減	0
43	對ATI資本的監管扣減總額	0
44	ATI資本	0
45	一級資本(一級資本 = CET1 + AT1)	532,173
	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
	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
10	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
***************************************	监管和减之前的二級資本	100
01		100
Γ0	二級資本:監管扣減	
	於機構本身的二級資本票據的投資	0
53	互相交叉持有的二級資本票據	0
54	至相又入初为的一級員本宗孫 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	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
56a	加回合資格計入二級資本的因對土地及建築物(自用及投資用途)進行價值重估而產生的累積公	0
Jua	平價值收益	· ·
57	對二級資本的監管扣減總額	0
58	二級資本	100
59	總資本 (總資本 = 一級資本 + 二級資本)	532,273
	風险加權總資產	497,933
490 E V	资本比率(佔風險加權資產的百分比)	
61	CETI 資本比率	106.88%
	一級資本比率	106.88%
	總資本比率	106.90%
	機構特定緩衝資本要求(《資本規則》第3B條指明的最低CET1資本要求加防護緩衝資本加反周期	100.9078
64		5.75%
	級街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	0.60504
	其中:防護緩衝資本要求	0.625%
	其中:銀行特定反周期緩衝資本要求	0.625%
	其中:環球系統重要性銀行或本地系統重要性銀行的要求	0.00%
68	CET1資本超出在《資本規則》第3B條下的最低CET1要求及用作符合該條下的一級資本及總資本要	98.90%
	求的任何CETI資本	70.7070
\$ P. 0	司法管辖區最低比率(若與《巴塞爾協定三》最低要求不同)	
69	司法管轄區CET1最低比率	不適用
70	司法管轄區一級資本最低比率	不適用
71	司法管轄區總資本最低比率	不適用
	低於扣滅門檻的數額(風險加權前)	
	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	
72	的非重大资本投资	0
	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	的重大資本投資	0
71	按揭供款管理權(已扣除相聯稅項負債)	7.40
	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
[3]	四百門工在升度工即处於死例具在《日刊末相聊题类稅利果則	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	5,818
78 合資格計入二級資本中有關IRB計算法下的準備金(應用上限前)	0
79 在IRB計算法下可計入二級資本中的準備金上限	0
受逐步遞減安排規限的資本票據(僅在2018年1月1日至2022年1月1日期間適用)	
80 受逐步遞減安排規限的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AT1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

### 模版附註:

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

1921	[ [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [		
行數	內容 ·	香港基準	<b>〈巴塞爾</b> 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: 本內予以有限度確認(並因此可從CET1資本的扣滅中被豁除,但以指定門檻為限)。在		
	有可引以有限及確認(亚四比可從CETT貝本的和級干板給係,但以指定門極為限)。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個		
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減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CETI資本票據的重大投資(不包括屬對有連繫公司的貸款		
	險承擔的投資)所定的整體15%門檻為限。	1131-22-30,31	10 15 11 24
	已扣除遞延稅項負債的遞延稅項資產	245	0
	解釋		trans.
	 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CETI資本的扣減中被豁除,但以指定門檻為限)。在香港,不論有關		
	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		
	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的	诗性差異有!	關的遞延
	税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	延稅項資產	所定的10%
	門檻及就按揭供款管理權、由暫時性差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	ار ه
	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的非重大資本投資	0	0
	(超出10%門檻之數)	٥	0
	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		
	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		
	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、批出行	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「		
	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。		

	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資(超出10%門檻之數).	0	0
	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	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,例	<b>性若認可機</b>	講能向金
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	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》規定須扣減的數等		
	「《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「		
	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)		
	<b>鮮程</b>		
	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
39	資本票據(見上文有關模版第18行的附註)作出扣滅的結果,將會令適用於在AT1資本票	據的其他非	重大資本
	投資的資本扣滅的豁免門檻空間可能會有所縮小。因此,在第39行所填報須予扣滅的		
	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		
	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	用的方法下统	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	0	0
	(超出10%門檻之數)	Ľ.	
	<u>解釋</u>		
	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、融通或其他信息		
54	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		
	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		
	《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:		
	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
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	扣滅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:	ON/150/98 缺 以如此在以上上,故 日 ng 《 Aq 人		
프랜니	0%/15%門檻的數額的計算是以《銀行業(資本)規則》為基準。		

<u>簡稱:</u> CET1: 普通股權一級資本 AT1: 額外一級資本

### Main Features Template as at 31 December 2016

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 <sup>#</sup>	Common Equity Tier 1
5 Post-transitional Basel III rules <sup>+</sup>	Common Equity Tier 1
6 Eligible at solo/group/group & solo	Solo
7 Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8 Amount recognised in regulatory capital (As at 31 December 2016)	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
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
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary
21 Existence of step up or other incentive to redeem	No
22 Noncumulative or cumulative	Noncumulative
23 Convertible or non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	NA
25 If convertible, fully or partially	NA
26 If convertible, conversion rate	NA
27 If convertible, mandatory or optional conversion	NA
28 If convertible, specify instrument type convertible into	NA
29 If convertible, specify issuer of instrument it converts into	NA
30 Write-down feature	No
31 If write-down, write-down trigger(s)	NA
32 If write-down, full or partial	NA
33 If write-down, permanent or temporary	NA
34 If temporary write-down, description of write-up mechanism	NA
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:

<sup>\*</sup> 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2016年12月31日

		Company Stranger of Stranger Lander (America)
	發行人	大有銀行有限公司
	獨有識別碼(如CUSIP、ISIN或Bloomberg對私人配售的識別碼)	沒有
	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(於二零一六年十二月三十一日)	港幣三億元
9	票據面值	不適用
	會計分類	股東股本
	最初發行日期	一九四七年四月十八日
	永久性或設定期限	永久
13	原訂到期日	無期限
	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	栗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	全椎酌情椎
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
	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,指明轉換後的栗據發行人	不適用
	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	若屬臨時滅值,說明債務回復機制	不適用
	清盤時在級別架構中的位置(指明緊接較其優先的栗據顯別)	不適用
	可過渡的不合規特點	沒有
37  <u>;</u> ≌it: •	若是,指明不合規特點	不適用

註:

資本票據的監管處理方法須依照《銀行業(資本)規則»附表411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411所載的過渡安排

(A) Balance Sheet Reconciliation - Cross reference to Definition of Capital Components as at 31 December 2016

HK\$'000

	Balance Sheet as	Under	Cross reference
	in published		to Definition of
	financial	regulatory scope	Capital
	statement	of consolidation	Components
	As at period end	As at period end	
	31/12/2016	31/12/2016	
ASSETS			
Cash and balance with banks and other financial institutions	390,316	390,316	
Money at call and short notice	799,412	799,412	
Placements with banks maturing between one and twelve months	1,450,176	1,450,176	
Advances to customers and other accounts	4,874	4,874	
Tax Recoverable	-	-	
Available-for -sale investments	11,460	11,460	
Deferred tax assets	245	245	(1)
Equipment and leasehold improvements	-	-	
TOTAL ASSETS	2,656,483	2,656,483	
LIABILITIES			
Deposits from customers	2,121,117	2,121,117	
Other accounts and provisions	2,728	2,728	
Tax Payable	120	120	
TOTAL LIABILITIES	2,123,965	2,123,965	
	Control of the Control of Control		
CAPITAL RESOURCES	**************************************		<del></del>
Share capital	300,000	300,000	(2)
Reserves	232,518	232,518	
of which: Retained Profits		180,911	(3)
Capital Reserve	THE CONTRACTOR OF THE CONTRACT	5,507	(4)
General Reserve	THE PARTY OF THE P	46,000	(5)
Regulatory Reserve		100	(6)
SHAREHOLDERS' FUNDS	532,518	532,518	***************************************
TOTAL LIABILITIES AND CAPITAL RESOURCES	2,656,483	2,656,483	

### (B) Balance Sheet Reconciliation - Cross reference to Balance Sheet as at 31 December 2016

HK\$'000

Directly issued qualifying CET1 capital instruments plus any related share premium   300,000 (7.2			Component of regulatory capital reported by bank	Cross- referenced
2 Retained earnings 3 Disclosed reserves 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) 6 CET1 capital before regulatory deductions 7 Valuation adjustments 8 Goodwill (net of associated deferred tax liability) 0 0 Obtaining ble assets (net of associated deferred tax liability) 0 0 Obtaining ble assets (net of associated deferred tax liability) 0 0 Obtaining ble assets (net of associated deferred tax liability) 0 0 Obtaining ble assets (net of associated deferred tax liability) 0 0 Obtaining ble assets (net of associated deferred tax liabilities) 1 0 Deferred tax assets as of deferred tax liabilities 1 1 Cash flow hedge reserve 1 2 Excess of total EL amount over total eligible provisions under the IRB approach 1 3 Gain-on-sale arising from securitization transactions 0 0 Obtain-on-sale arising from securitization transactions 0 0 Obtain on the second of the se		CET1 capital: instruments and reserves	Dy Dalik	
3 Disclosed reserves 4 Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies) 5 Milority 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) 6 CET1 capital before regulatory deductions 7 Valuation adjustments 8 Goodwill (net of associated deferred tax liability) 9 Other intangible assets (net of associated deferred tax liability) 10 Deferred tax sasets net of deferred tax liabilities 11 Cash flow hedge reserve 12 Excess of total EL amount over total eligible provisions under the IRB approach 13 Gain-on-sale arising from securitization transactions 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined benefit pension fund net assets (net of associated deferred at risk in a security of the constitution	1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	(2)
Directly issued capital subject to phase out from CET1 capital (only applicable to non-joint stock companies)  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)  CET1 capital before regulatory deductions  7 Valuation adjustments  8 Goodwill (net of associated deferred tax liability)  9 Other intangible assets (net of associated deferred tax liability)  10 Deferred tax assets net of deferred tax liabilities  225 (11 Cash flow hedge reserve  9 Other intangible assets (net of associated deferred tax liabilities)  13 Gain-on-sale arising from securitization transactions  14 Gains and losses due to changes in own credit risk on fair valued liabilities  15 Defined benefit pension fund net assets (net of associated deferred tax liabilities)  16 Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross-holdings in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  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)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold)  22 Amount exceeding the 15% threshold  23 Insignificant capital investments in the common stock of financial sector entities that are outside the scope of regulatory odifferences (amount above 10% threshold)  22 Amount exceeding the 15% threshold  23 Of which: significant investments in the common stock of financial sector entities  24 of which: mortgage servicing rights  25 Of which investments in the common stock of financial sector entities  26 Regulatory reserve for general banking risks  26 Securitization exposures specified in	2	Retained earnings	180,911	(3)
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) 6 CET1 capital before regulatory deductions 7 Valuation adjustments 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	Disclosed reserves	51,607	(4)+(5)+(6)
abled by third parties (amount allowed in CET1 capital of the consolidation group)  CET1 capital before regulatory deductions  7 Valuation adjustments  8 Goodwill (net of associated deferred tax liability)  9 Other intangible assets (not of associated deferred tax liability)  10 Deferred tax assets net of deferred tax liabilities  11 Cash flow hedge reserve  9 Other intangible assets (not of associated deferred tax liabilities)  12 Excess of total EL amount over total eligible provisions under the IRB approach  13 Gain-on-sale arising from securitization transactions  14 Gains and losses due to changes in own credit risk on fair valued liabilities  15 Defined benefit pension fund net assets (net of associated deferred tax liabilities)  16 Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)  17 Reciprocal cross-holdings in CET1 capital instruments  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)  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)  20 Mortgage servicing rights (amount above 10% threshold)  21 Deferred tax assets arising from temporary differences (amount above 10% threshold)  22 Amount exceeding the 15% threshold  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  26 Capital shortfall of regulated non-bank subsidiaries  27 (Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital asset or entities of the reporting institution's capital asset or entities of the reporting institution's capital	4			
CET1 capital: regulatory deductions 7 Valuation adjustments 8 Goodwill (net of associated deferred tax liability) 9 Other intangible assets (net of associated deferred tax liability) 10 Deferred tax assets net of deferred tax liabilities 11 Cash flow bedge reserve 12 Excess of total EL amount over total eligible provisions under the IRB approach 13 Gain-on-sale arising from securitization transactions 14 Gains and losses due to changes in own credit risk on fair valued liabilities 15 Defined benefit pension fund net assets (net of associated deferred tax liabilities) 16 Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet) 17 Reciprocal cross-holdings in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 18 Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold) 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 A mount exceeding the 15% threshold 23 of which: significant investments in the common stock of financial sector entities 24 of which: deferred tax assets arising from temporary differences 26 National specific regulatory adjustments applied to CET1 capital 27 curricultar fair value gains arising from temporary differences 28 Cegulatory reserve for general banking risks 26 Securitization exposures specified in a notice given by the Monetary Authority 27 Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) 28 Regulatory deductions applied to CET1 capital 29 CET1 capital 10 cover deductions 345 352 (77)		held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
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Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)  Investments in own CET1 capital instruments  Reciprocal cross-holdings in CET1 capital instruments  Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  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)  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  23 of which: significant investments in the common stock of financial sector entities  24 of which: mortgage servicing rights  25 of which: gainfacant investments in the common stock of financial sector entities  26 National specific regulatory adjustments applied to CET1 capital  26 Cumulative fair value gains arising from temporary differences  27 Amount exceeding the 15% threshold  28 Regulatory reserve for general banking risks  29 Capital shortfall of regulated non-bank subsidiaries  20 Capital shortfall of regulated non-bank subsidiaries  21 Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  20 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  29 CET1 capital  345  29 CET1 capital			0	
Sheet   Reciprocal cross-holdings in CET1 capital instruments   Sheet   Shee			0	
Insignificant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Significant capital investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)  Mortgage servicing rights (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold 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 27 Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  Mortgage servicing rights  Mortgage serv			0	
outside the scope of regulatory consolidation (amount above 10% threshold)  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)  20 Mortgage servicing rights (amount above 10% threshold)  21 liability)  22 Amount exceeding the 15% threshold  23 of which: significant investments in the common stock of financial sector entities  24 of which: significant investments in the common stock of financial sector entities  25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments applied to CET1 capital  26 Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26 Regulatory reserve for general banking risks  27 of Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  28 Ceuritization exposures specified in a notice given by the Monetary Authority  29 Cetapital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  20 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  20 CET1 capital  345  20 CET1 capital	17	Reciprocal cross-holdings in CET1 capital instruments	0	
outside the scope of regulatory consolidation (amount above 10% threshold)  Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  Amount exceeding the 15% threshold  Amount exceeding the 15% threshold  of which: significant investments in the common stock of financial sector entities  of which: significant investments in the common stock of financial sector entities  of which: deferred tax assets arising from temporary differences  hational specific regulatory adjustments applied to CET1 capital  Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  Chapter of general banking risks  chapter	18		0	
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)  22 Amount exceeding the 15% threshold  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  26 Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26 Regulatory reserve for general banking risks  27 Securitization exposures specified in a notice given by the Monetary Authority  28 Capital shortfall of regulated non-bank subsidiaries  29 Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  28 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  29 CET1 capital  345  29 CET1 capital  352,173			0	
21   liability	20	Mortgage servicing rights (amount above 10% threshold)		
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 26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) 26b Regulatory reserve for general banking risks 26c Securitization exposures specified in a notice given by the Monetary Authority 26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings 26e Capital shortfall of regulated non-bank subsidiaries 26 Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) 27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions 28 Total regulatory deductions to CET1 capital 29 CET1 capital 345 29 CET1 capital				
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 26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) 26b Regulatory reserve for general banking risks 26c Securitization exposures specified in a notice given by the Monetary Authority 26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings 26e Capital shortfall of regulated non-bank subsidiaries 26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) 27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions 28 Total regulatory deductions to CET1 capital 345 29 CET1 capital 3532,173	22	Amount exceeding the 15% threshold		
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 26a Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) 26b Regulatory reserve for general banking risks 26c Securitization exposures specified in a notice given by the Monetary Authority 26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings 26e Capital shortfall of regulated non-bank subsidiaries 26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base) 27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions 28 Total regulatory deductions to CET1 capital 29 CET1 capital 345 29 CET1 capital				
25 of which: deferred tax assets arising from temporary differences  26 National specific regulatory adjustments applied to CET1 capital  26 Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26 Regulatory reserve for general banking risks  26 Securitization exposures specified in a notice given by the Monetary Authority  26 Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26 Capital shortfall of regulated non-bank subsidiaries  26 Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  29 CET1 capital  345  322,173				
National specific regulatory adjustments applied to CET1 capital  Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  Capital source for general banking risks  100 (6  Securitization exposures specified in a notice given by the Monetary Authority  Capital shortfall of regulated 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)  Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  Capital shortfall of 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  S32,173	25	of which: deferred tax assets arising from temporary differences		
Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)  26b Regulatory reserve for general banking risks  26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  345  29 CET1 capital	26	National specific regulatory adjustments applied to CET1 capital	100	
26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  345  29 CET1 capital  532,173	260	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment	0	
26c Securitization exposures specified in a notice given by the Monetary Authority  26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings  26e Capital shortfall of regulated non-bank subsidiaries  26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  345  29 CET1 capital  532,173			100	(6)
26d Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings       0         26e Capital shortfall of regulated non-bank subsidiaries       0         26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)       0         27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions       0         28 Total regulatory deductions to CET1 capital       345         29 CET1 capital       532,173				
26e Capital shortfall of regulated non-bank subsidiaries     0       26f Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)     0       27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions     0       28 Total regulatory deductions to CET1 capital     345       29 CET1 capital     532,173				
Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)  27 Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions  28 Total regulatory deductions to CET1 capital  345  29 CET1 capital  532,173				
27   deductions			0	
29 CET1 capital 532,173			0	
29 CET1 capital 532,173	28	Total regulatory deductions to CET1 capital	345	
ATI capital: instruments		AT1 capital: instruments	,	
30 Qualifying AT1 capital instruments plus any related share premium 0	30		n	
31 of which: classified as equity under applicable accounting standards				
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	
35	of which: AT1 capital instruments issued by subsidiaries subject to phase out arrangements	0	
36	AT1 capital before regulatory deductions	0	
	AT1 capital: regulatory deductions		
37	Investments in own ATI 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)	o	
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)	532,173	
	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	
	Tier 2 capital: regulatory deductions		
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments	0	
54	Insignificant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
55	Significant capital investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0	
57	Total regulatory deductions to Tier 2 capital	0	
58	Tier 2 capital	100	
59	Total capital (Total capital = Tier 1 + Tier 2)	532,273	

### 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2016年12月31日

港幣千元

	財務報表		交叉引
	中公佈的	根據監管 合併範圍	用資本組 成部分的
	資產負債表	· · · · · · · · · · · · · · · · · · ·	定義
	於期末	於期末	
	31/12/2016	31/12/2016	
黄產			
庫存現金及與銀行及其他金融機構的結存	390,316	390,316	
即期及短期同業存放	799,412	799,412	
一至十二個月內到期之定期同業存放	1,450,176	1,450,176	
客戶貸款及其他賬項	4,874	4,874	
可收回稅項			
可供出售投資	11,460	11,460	
遞延稅項資産	245	245	(1)
设備及租賃物業裝修	-	-	
資産總額	2,656,483	2,656,483	
<b>負債</b>			
客户存款	2,121,117	2,121,117	
其他賬項及撥備	2,728	2,728	
 税項	120	120	
負債總額	2,123,965	2,123,965	
·····································			
	300,000	300,000	(2)
<b></b>	232,518	232,518	
其中: 保留溢利		180,911	(3)
资本储借	ORNONOME PORO EST. VICTORIO ANTONO CONTINUES OF THE MICHAEL MI	5,507	(4)
一般儲備		46,000	(5)
法定儲備	THE STATE OF THE S	100	(6)
股東權益	532,518	532,518	
負債及資本來源總額	2,656,483	2,656,483	
VINICAN ( CLANDAN		,,-	

## (乙) 資產負債對賬表 — 交互索引資產負債表截至2016年12月31日

港幣千元

		銀行報告 監管資本	引用
		的組成	3174
137/1151/1155	CET1資本:票據及儲備	日寸 彩色 万义	
1	直接發行的合資格CET1資本票據加任何相關的股份溢價	300,000	(2)
	保留溢利	180,911	(3)
	已披露的储備		(4)+(5)+(6)
	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)	31,007	(4) (3) (0)
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	0	
	計入綜合集團的CET1資本的數額)		
6	監管扣減之前的CET1資本	532,518	
	CET1資本:監管扣減	6 200 0	
	估值調整	0	
40000	商譽(已扣除相聯遞延稅項負債)	0	
	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	(1)
	現金流對沖儲備	0	
12	在IRB計算法下EL總額超出合資格準備金總額之數	0	
13	由證券化交易產生的出售收益	0	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	0	
15	界定利益的退休金基金淨資產(已扣除相聯遞延稅項負債)	0	
	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	_	
16	扣除)	0	
17	互相交叉持有的CRT1 資太票據	0	
	产品 管综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	<u>_</u>	
18	資(超出10%門檻之數)	0	
19	於在監管綜合計算的範圍以外的金融業實體發行的CET1資本票據的重大資本投資	0	
	(超出10%門檻之數)		A-1-1-1
20	按揭供款管理權(高於10%門檻之數)		
21	由暫時性差異產生的遞延稅項資產(高於10%門檻之數,已扣除相聯遞延稅項負債)		
22	超出15%門檻之數		
	其中:於金融業實體的普通股的重大投資		
	其中:按揭供款管理權	Street age of	·
	其中:由暫時性差異產生的遞延稅項資產		
	適用於CETI資本的司法管轄區特定監管調整	100	
	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	***************************************
	一般銀行業務風險監管儲備	100	(6)
	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	(9)
	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	
97	因沒有充足的ATI資本及二級資本以供扣除而須在CETI資本扣除的監管扣滅	0	
	對CETI資本的監管和減總額	345	
	CETI 資本		
		532,173	
200	AT1資本: 票據 合資格AT1資本票據加任何相關股份溢價		
_~_~	The state of the s	0	
	其中:根據適用會計準則列為股本類別	0	
<u>32</u>	其中:根據適用會計準則列為負債類別	0	

33	須從ATI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ATI資本票據(可計入綜合集團的ATI資	0	
	本的数額)	ı .	
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	监管扣滅之前的AT1資本	0	
60 M	AT1資本:監管扣減		
***************************************	於機構本身的AT1資本票據的投資	0	
38	互相交叉持有ATI資本票據	0	
20	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	
อย	(超出10%門檻之數)	۷	
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	
	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ATI資本扣除的監管扣減	0	····
43	對ATI資本的監管扣滅總額	0	
44	ATI 資本	0	***************************************
45	一級資本(一級資本 = CET1 + AT1)	532,173	
	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	^	
48	資本的數額)	0	
49	其中:受逐步遞減安排規限的由附屬公司發行的資本票據	0	
	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)
VIII.	监管扣减之前的二級資本	100	
	二級資本:監管扣減		
52	於機構本身的二級資本票據的投資	0	
53	万相交叉挂右的一级资本要据	0	
	至祖文人的另的一級員本宗據 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		
54	資(超出10%門檻之數)	0	
55	於在監管綜合計算的範圍以外的金融業實體發行的二級資本票據的重大資本投資	0	
	適用於二級資本的司法管轄區特定監管調整	<del>-</del>	
	加回人资权計入一级资大的因料上地及建筑物(白田及极资田冷)准行便佐新什		
56a	而產生的累積公平價值收益	0	
57	對二級資本的監管扣減總額	<u>-</u>	
	二級資本	100	
	一級月本 總資本 (總資本 = 一級資本 + 二級資本)	532,273	
08	· · · · · · · · · · · · · · · · · · ·	332,213	

<u>簡稱:</u> CET1: 普通股權一級資本 AT1: 額外一級資本

# Leverage Ratio Common Disclosure Template as at 31 December 2016

ltem	Leverage ratio framework HK\$ equivalent (HK\$'000)
On-balance sheet exposures	
1 On-balance sheet items (excluding derivatives and SFTs, but including collateral)	2,656,483
2 Less: Asset amounts deducted in determining Basel III Tier 1 capital (reported as negative amounts)	(345)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	2,656,138
Derivative exposures	
4 Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	0
5 Add-on amounts for PFE associated with all derivatives transactions	0
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
Less: Deductions of receivables assets for cash variation margin provided in derivatives transactions (reported as negative amounts)	0
8 Less: Exempted CCP leg of client-cleared trade exposures (reported as negative amounts)	0
9 Adjusted effective notional amount of written credit derivatives	0
Less: Adjusted effective notional offsets and add-on deductions for written credit derivatives (reported as negative amounts)	0
11 Total derivative exposures (sum of lines 4 to 10)	0
Securities financing transaction exposures	
Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
Less: Netted amounts of cash payables and cash receivables of gross SFT assets (reported as negative amounts)	0
14 CCR exposure for SFT assets	0
15 Agent transaction exposures	0
16 Total securities financing transaction exposures (sum of lines 12 to 15)	
Other off-balance sheet exposures	SPECTOR LANGUAGE PRODUCTION
17 Off-balance sheet exposure at gross notional amount	3,490
18 Less: Adjustments for conversion to credit equivalent amounts (reported as negative amounts)	0
19 Off-balance sheet items (sum of lines 17 and 18)	3,490
Capital and total exposures	
20 Tier 1 capital	532,173
21 Total exposures (sum of lines 3, 11, 16 and 19)	2,659,628
Leverage ratio	1 Committee of the comm
22 Basel III leverage ratio	20.01%

槓桿比率通用披露模版截至2016年12月31日

	項目	槓桿比率 框架等值港元 (港幣千元)
	資產負債表內風險承擔	
1	資產負債表內項目(不包括衍生工具及證券融資交易,但包括抵押品)	2,656,483
2	扣減:斷定《巴塞爾協定三》一級資本時所扣減的資產數額(以負數表示)	(345)
3	資產負債表內風險承擔總額(不包括衍生工具及證券融資交易)(第1及2行相加之數)	2,656,138
an Mari	行生工具風險承擔	
4	所有與衍生工具交易有關的重置成本(即扣除合資格現金變動保證金)	0
5	所有與衍生工具交易有關的潛在未來風險承擔的附加數額	0
6	選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	О
7	扣滅:就衍生工具交易提供的現金變動保證金的應收部分(以負數表示)	0
8	扣滅:中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分(以負數表示)	0
9	經調整後已出售信用衍生工具的有效名義數額	0
10	扣滅:就已出售信用衍生工具作出調整的有效名義抵銷及附加數額的扣減(以負數表示)	0
11	衍生工具風險承擔總額(第4至10行相加之數)	.0
	證券融資交易風險承擔	
12	經銷售會計交易調整後(在不確認淨額計算下)的證券融資交易資產總計	0
13	扣滅:證券融資交易資產總計的應付現金與應收現金相抵後的淨額(以負數表示)	0
14	證券融資交易資產的對手方信用風險承擔	0
15	代理交易風險承擔	0
16	證券融資交易風險承擔總額(第12至15行相加之數)	0
	其他資產負債表外風險承擔	
17	資產負債表外風險承擔名義數額總計	3,490
18	扣滅:就轉換為信貸等值數額作出的調整(以負數表示)	0
19	資產負債表外項目(第17及18行相加之數)	3,490
	資本及風險承擔總額	
20	一級資本	532,173
21	風險承擔總額(第3、11、16及19行相加之數)	2,659,628
	槓桿比率	
22	《巴塞爾協定三》槓桿比率	20.01%

# Leverage ratio Summary Comparison Table as at 31 December 2016

	ltem	Leverage ratio framework HK\$ equivalent (HK\$'000)
<b>\forall_{\sqrt{1}}</b>	Total consolidated assets as per published financial statements	2,656,483
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	3,490
7	Other adjustments	(345)
8	Leverage ratio exposure	2,659,628

## 槓桿比率對帳摘要比較表截至2016年12月31日

	<b>項目</b>	槓桿比率 框架等值港元 (港幣千元)
1	已發布財務報表所列載的綜合資產總額	2, 656, 483
2	對為會計目的須作綜合計算、但在監管綜合計算範圍以外的金融業實體 或商業實體的投資而須作的相關調整	0
3	根據認可機構的適用會計框架於資產負債表內確認、但不包括在槓桿比率風險承擔計量值內的任何受信資產而須作的相關調整	0
4	有關衍生金融工具的調整	0
5	有關證券融資交易的調整(即回購交易及其他類似的有抵押借貸)	0
6	有關資產負債表外項目的調整(即資產負債表外風險承擔轉換為信貸等值 數額)	3, 490
7	其他調整	(345)
	槓桿比率風險承擔	2, 659, 628

Countercyclical Capital Buffer (CCyB) Ratio Standard Disclosure Template as at 31 December 2016

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

		а	b	С	d
	Jurisdiction (J)	Applicable JCCyB ratio in effect	Total RWA used in computation of CCyB ratio of Al (HK\$'000)	CCyB ratio of	CCyB amount of AI (HK\$'000)
1	Hong Kong SAR	0.625%	12,599	\$17850 BB(1725 BB(1755	
	Total	Entition and the second	12,599	0.625%	79

### 逆周期緩衝資本(CCyB)比率標準披露模版截至2016年12月31日

### 有關私人機構信用風險承擔的風險加權數額(RWA)的地域細目分類

		甲	乙	丙	丁
-	司法管轄區 (J)	當日有效的適用 JCCyB 比率	計算認可機構的 CCyB比率所用的 RWA總額 (港幣千元)	認可機構的 CCyB比率	認可機構的 CCyB 數額 (港幣千元)
1	香港	0.625%	12,599		
	總計		12,599	0.625%	79