

# TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 31 December 2020

		(a)	(b)	(a)	(b)	(c)
		31/12/2020	30/9/2020	30/6/2020	31/3/2020	31/12/2019
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
	<b>Regulatory capital</b>					
1	Common Equity Tier 1 (CET1)	811,178	814,258	814,484	814,309	811,437
2	Tier 1	811,178	814,258	814,484	814,309	811,437
3	Total capital	811,228	814,308	814,534	814,409	811,537
	<b>RWA</b>					
4	Total RWA	409,885	459,663	445,653	515,768	519,528
	<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>					
5	CET1 ratio (%)	197.90%	177.14%	182.76%	157.88%	156.19%
6	Tier 1 ratio (%)	197.90%	177.14%	182.76%	157.88%	156.19%
7	Total capital ratio (%)	197.92%	177.15%	182.77%	157.90%	156.21%
	<b>Additional CET1 buffer requirements (as a percentage of RWA)</b>					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	1.01%	1.00%	0.99%	1.00%	2.00%
10	Higher loss absorbency requirements (%) (applicable only to G-SIBs or D-SIBs)	N/A	N/A	N/A	N/A	N/A
11	Total AI-specific CET1 buffer requirements (%)	3.51%	3.50%	3.49%	3.50%	4.50%
12	CET1 available after meeting the AI's minimum capital requirements (%)	189.92%	169.15%	174.77%	149.90%	148.21%
	<b>Basel III leverage ratio</b>					
13	Total leverage ratio (LR) exposure measure	2,191,724	2,288,493	2,280,659	2,467,483	2,611,439
14	LR (%)	37.01%	35.58%	35.71%	33.00%	31.07%
	<b>Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)</b>					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	102.82%	89.17%	97.32%	202.48%	115.95%
	<b>Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)</b>					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

## **TAI YAU BANK, LIMITED**

### **Table OVA: Overview of risk management as at 31 December 2020**

The Bank's activities expose it to a variety of risks and those activities involve analysis, evaluation, acceptance and management of some degree of risk or combination of risks. The risk management is underpinned by the Bank's risk appetite. The Bank's aim is therefore to achieve an appropriate balance between risk and return and minimise potential adverse effects on the Bank's financial performance.

The Bank's risk management policies are designed to identify and analyse these risks, to set appropriate risk limits and controls, and to monitor the risks and adherence to limits by means of reliable and up-to-date information systems. The Bank regularly reviews its risk management policies and systems to reflect changes in markets, products and emerging best practice.

Risk management is carried out by the Risk Committee under policies approved by the Board of Directors. The most important types of risks from the use of financial instruments are credit risk, market risk and liquidity risk. Market risk includes currency risk, interest rate and other price risk. The Committee identifies, evaluates and hedges financial risks in close co-operation with the Bank's operating units. The Board provides written principles covering specific areas, such as foreign exchange risk, interest rate risk, credit risk and use of non-derivative financial instruments. The Bank continuously promotes risk awareness as part of its bank-wide risk culture. The moderate risk profile is embedded in the risk culture by means of communications and training and is monitored in performance assessments.

In addition, internal audit is responsible for the independent review of risk management and control environment.

# TAI YAU BANK, LIMITED

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 31 December 2020

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31-Dec-2020	30-Sep-2020	31-Dec-2020
1	Credit risk for non-securitization exposures	356,835	404,138	28,547
2	Of which STC approach	-	-	-
2a	Of which BSC approach	356,835	404,138	28,547
3	Of which foundation IRB approach	-	-	-
4	Of which supervisory slotting criteria approach	-	-	-
5	Of which advanced IRB approach	-	-	-
6	Counterparty default risk and default fund contributions	-	-	-
7	Of which SA-CCR*	N/A	N/A	N/A
7a	Of which CEM	-	-	-
8	Of which IMM(CCR) approach	-	-	-
9	Of which others	-	-	-
10	CVA risk	-	-	-
11	Equity positions in banking book under the simple risk-weight method and internal models method	-	-	-
12	Collective investment scheme ("CIS") exposures – LTA*	N/A	N/A	N/A
13	CIS exposures – MBA*	N/A	N/A	N/A
14	CIS exposures – FBA*	N/A	N/A	N/A
14a	CIS exposures – combination of approaches*	N/A	N/A	N/A
15	Settlement risk	-	-	-
16	Securitization exposures in banking book	-	-	-
17	Of which SEC-IRBA	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA	-	-	-
19a	Of which SEC-FBA	-	-	-
20	Market risk	-	-	-
21	Of which STM approach	-	-	-
22	Of which IMM approach	-	-	-
23	Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)*	N/A	N/A	N/A
24	Operational risk	53,050	55,525	4,244
24a	Sovereign concentration risk	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% RW)	-	-	-
26	Capital floor adjustment	-	-	-
26a	Deduction to RWA	-	-	-
26b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	-	-
26c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	-	-	-
27	Total	409,885	459,663	32,791

Point to note:

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

**TAI YAU BANK, LIMITED**

Template LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories as at 31 December 2020

HK\$'000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items:				
			subject to credit risk framework	subject to counterparty credit risk framework	subject to the securitization framework	subject to market risk framework	not subject to capital requirements or subject to deduction from capital
<b>Assets</b>							
Cash and balances with banks	448,682		448,537	-	-	-	-
Placements with banks	1,730,556		1,730,556	-	-	-	-
Advances to customers and other accounts receivable	2,111		2,111	-	-	-	-
Prepayment	75		75	-	-	-	-
Tax Recoverable	3,111		3,111	-	-	-	-
Financial assets at fair value through profit or loss	3,400		3,400	-	-	-	-
Equipment and leasehold improvements	349		349	-	-	-	-
Intangible asset	210		-	-	-	-	210
Deferred tax assets	245		-	-	-	-	245
<b>Total assets</b>	<b>2,188,739</b>		<b>2,188,139</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>455</b>
<b>Liabilities</b>							
Deposits from customers	1,373,690		-	-	-	-	1,373,690
Other accounts payable and provisions	3,366		-	-	-	-	3,366
Tax payable	-		-	-	-	-	-
<b>Total liabilities</b>	<b>1,377,056</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,377,056</b>

# TAI YAU BANK, LIMITED

Template LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements as at 31 December 2020

HK\$'000

		(a)	(b)	(c)	(d)	(e)
		Total	Items subject to:			
			credit risk framework	securitization framework	counterparty credit risk framework	market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	2,188,284	2,188,139	-	-	-
2	Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	-	-	-	-	-
3	Total net amount under regulatory scope of consolidation	2,188,284	2,188,139	-	-	-
4	Off-balance sheet amounts	3,490	-	-	-	-
5	Exposure amounts considered for regulatory purposes	2,191,774	2,188,139	-	-	-

**TAI YAU BANK, LIMITED**

**Table LIA: Explanations of differences between accounting and regulatory exposure amounts as at 31 December 2020**

There is no difference between accounting and regulatory exposure amount in templates of LI1 and LI2.

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# TAI YAU BANK, LIMITED

## Template PV1: Prudent valuation adjustments as at 31 December 2020

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
		Equity	Interest rates	FX	Credit	Commodities	Total	Of which: In the trading book	Of which: In the banking book
1	Close-out uncertainty, of which:	0	0	0	0	0	0	0	0
2	<i>Mid-market value</i>	0	0	0	0	0	0	0	0
3	<i>Close-out costs</i>	0	0	0	0	0	0	0	0
4	<i>Concentration</i>	0	0	0	0	0	0	0	0
5	Early termination	0	0	0	0	0	0	0	0
6	Model risk	0	0	0	0	0	0	0	0
7	Operational risks	0	0	0	0	0	0	0	0
8	Investing and funding costs						0	0	0
9	Unearned credit spreads						0	0	0
10	Future administrative costs	0	0	0	0	0	0	0	0
11	Other adjustments	0	0	0	0	0	0	0	0
12	<b>Total adjustments</b>	0	0	0	0	0	0	0	0

No valuation adjustments are required in the valuation process in the view that the risk and financial impact involved are considered to be insignificant compared to the market valuation adjustments.

# TAI YAU BANK, LIMITED

## Template CC1: Composition of regulatory capital as at 31 December 2020

		(a)	(b)
		HKS'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>CET1 capital: instruments and reserves</b>		
1	Directly issued qualifying CET1 capital instruments plus any related share premium	300,000	(2)
2	Retained earnings	460,126	(3)
3	Disclosed reserves	51,557	(4)
4	<i>Directly issued capital subject to phase-out arrangements from CET1 (only applicable to non-joint stock companies)</i>	Not applicable	Not applicable
5	Minority interests arising from CET1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in CET1 capital of the consolidation group)	0	
6	<b>CET1 capital before regulatory adjustments</b>	811,683	
	<b>CET1 capital: regulatory deductions</b>		
7	Valuation adjustments	0	
8	Goodwill (net of associated deferred tax liabilities)	0	
9	Other intangible assets (net of associated deferred tax liabilities)	210	(5)
10	Deferred tax assets (net of associated deferred tax liabilities)	245	(1)
11	Cash flow hedge reserve	0	
12	Excess of total EL amount over total eligible provisions under the IRB approach	0	
13	Credit-enhancing interest-only strip, and any gain-on-sale and other increase in the CET1 capital arising from securitization transactions	0	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	
15	Defined benefit pension fund net assets (net of associated deferred tax liabilities)	0	
16	Investments in own CET1 capital instruments (if not already netted off paid-in capital on reported balance sheet)	0	
17	Reciprocal cross-holdings in CET1 capital instruments	0	
18	Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
19	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
20	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
21	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
22	Amount exceeding the 15% threshold	Not applicable	Not applicable
23	of which: significant investments in the ordinary share of financial sector entities	Not applicable	Not applicable
24	of which: mortgage servicing rights	Not applicable	Not applicable
25	of which: deferred tax assets arising from temporary differences	Not applicable	Not applicable
26	National specific regulatory adjustments applied to CET1 capital	50	
26a	Cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties)	0	
26b	Regulatory reserve for general banking risks	50	
26c	Securitization exposures specified in a notice given by the MA	0	
26d	Cumulative losses below depreciated cost arising from the institution's holdings of land and buildings	0	
26e	Capital shortfall of regulated non-bank subsidiaries	0	
26f	Capital investment in a connected company which is a commercial entity (amount above 15% of the reporting institution's capital base)	0	
27	Regulatory deductions applied to CET1 capital due to insufficient AT1 capital and Tier 2 capital to cover deductions	0	
28	<b>Total regulatory deductions to CET1 capital</b>	505	
29	<b>CET1 capital</b>	811,178	
	<b>AT1 capital: instruments</b>		
30	Qualifying AT1 capital instruments plus any related share premium	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	<i>Capital instruments subject to phase-out arrangements from AT1 capital</i>	0	
34	AT1 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in AT1 capital of the consolidation group)	0	



		HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
35	<i>of which: AT1 capital instruments issued by subsidiaries subject to phase-out arrangements</i>	0	
36	<b>AT1 capital before regulatory deductions</b>	0	
	<b>AT1 capital: regulatory deductions</b>		
37	Investments in own AT1 capital instruments	0	
38	Reciprocal cross-holdings in AT1 capital instruments	0	
39	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
40	Significant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
41	National specific regulatory adjustments applied to AT1 capital	0	
42	Regulatory deductions applied to AT1 capital due to insufficient Tier 2 capital to cover deductions	0	
43	<b>Total regulatory deductions to AT1 capital</b>	0	
44	<b>AT1 capital</b>	0	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	811,178	
	<b>Tier 2 capital: instruments and provisions</b>		
46	Qualifying Tier 2 capital instruments plus any related share premium	0	
47	<i>Capital instruments subject to phase-out arrangements from Tier 2 capital</i>	0	
48	Tier 2 capital instruments issued by consolidated bank subsidiaries and held by third parties (amount allowed in Tier 2 capital of the consolidation group)	0	
49	<i>of which: capital instruments issued by subsidiaries subject to phase-out arrangements</i>	0	
50	Collective provisions and regulatory reserve for general banking risks eligible for inclusion in Tier 2 capital	50	
51	<b>Tier 2 capital before regulatory deductions</b>	50	
	<b>Tier 2 capital: regulatory deductions</b>		
52	Investments in own Tier 2 capital instruments	0	
53	Reciprocal cross-holdings in Tier 2 capital instruments and non-capital LAC liabilities	0	
54	Insignificant LAC investments in Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	0	
54a	Insignificant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (amount formerly designated for the 5% threshold but no longer meets the conditions) (for institutions defined as "section 2 institution" under §2(1) of Schedule 4F to BCR only)	0	
55	Significant LAC investments in Tier 2 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
55a	Significant LAC investments in non-capital LAC liabilities of financial sector entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0	
56	National specific regulatory adjustments applied to Tier 2 capital	0	
56a	Add back of cumulative fair value gains arising from the revaluation of land and buildings (own-use and investment properties) eligible for inclusion in Tier 2 capital	0	
56b	Regulatory deductions applied to Tier 2 capital to cover the required deductions falling within §48(1)(e) of BCR	0	
57	<b>Total regulatory adjustments to Tier 2 capital</b>	0	
58	<b>Tier 2 capital (T2)</b>	50	
59	<b>Total regulatory capital (TC = T1 + T2)</b>	811,228	
60	<b>Total RWA</b>	409,885	
	<b>Capital ratios (as a percentage of RWA)</b>		
61	<b>CET1 capital ratio</b>	197.90%	
62	<b>Tier 1 capital ratio</b>	197.90%	
63	<b>Total capital ratio</b>	197.92%	
64	<b>Institution-specific buffer requirement (capital conservation buffer plus countercyclical capital buffer plus higher loss absorbency requirements)</b>	3.51%	
65	<i>of which: capital conservation buffer requirement</i>	2.50%	
66	<i>of which: bank specific countercyclical capital buffer requirement</i>	1.01%	
67	<i>of which: higher loss absorbency requirement</i>	0	
68	<b>CET1 (as a percentage of RWA) available after meeting minimum capital requirements</b>	189.92%	

		(a)	(b)
		HK\$'000	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	<b>National minima (if different from Basel 3 minimum)</b>		
69	National CET1 minimum ratio	Not applicable	Not applicable
70	National Tier 1 minimum ratio	Not applicable	Not applicable
71	National Total capital minimum ratio	Not applicable	Not applicable
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Insignificant LAC investments in CET1, AT1 and Tier 2 capital instruments issued by, and non-capital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation	0	
73	Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation	0	
74	Mortgage servicing rights (net of associated deferred tax liabilities)	Not applicable	Not applicable
75	Deferred tax assets arising from temporary differences (net of associated deferred tax liabilities)	Not applicable	Not applicable
	<b>Applicable caps on the inclusion of provisions in Tier 2 capital</b>		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the BSC approach, or the STC approach and SEC-ERBA, SEC-SA and SEC-FBA (prior to application of cap)	50	
77	Cap on inclusion of provisions in Tier 2 under the BSC approach, or the STC approach, and SEC-ERBA, SEC-SA and SEC-FBA	4,460	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to the IRB approach and SEC-IRBA (prior to application of cap)	0	
79	Cap for inclusion of provisions in Tier 2 under the IRB approach and SEC-IRBA	0	
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>		
80	Current cap on CET1 capital instruments subject to phase-out arrangements	Not applicable	Not applicable
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Not applicable	Not applicable
82	Current cap on AT1 capital instruments subject to phase-out arrangements	0	
83	Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on Tier 2 capital instruments subject to phase-out arrangements	0	
85	Amount excluded from Tier 2 capital due to cap (excess over cap after redemptions and maturities)	0	

## Template CC1: Composition of regulatory capital as at 31 December 2020 - (Continued)

	Notes to the Template		
	Description	Hong Kong basis HK\$'000	Basel III basis HK\$'000
	<b>Other intangible assets (net of associated deferred tax liabilities)</b>	210	210
	<u>Explanation</u>		
9	As set out in paragraph 87 of the Basel III text issued by the Basel Committee (December 2010), mortgage servicing rights ("MSRs") may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to follow the accounting treatment of including MSRs as part of intangible assets reported in the AI's financial statements and to deduct MSRs in full from CET1 capital. Therefore, the amount to be deducted as reported in row 9 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 9 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of MSRs to be deducted to the extent not in excess of the 10% threshold set for MSRs and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
	<b>Deferred tax assets (net of associated deferred tax liabilities)</b>	245	245
	<u>Explanation</u>		
10	As set out in paragraphs 69 and 87 of the Basel III text issued by the Basel Committee (December 2010), DTAs of the bank to be realized are to be deducted, whereas DTAs which relate to temporary differences may be given limited recognition in CET1 capital (and hence be excluded from deduction from CET1 capital up to the specified threshold). In Hong Kong, an AI is required to deduct all DTAs in full, irrespective of their origin, from CET1 capital. Therefore, the amount to be deducted as reported in row 10 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 10 (i.e. the amount reported under the "Hong Kong basis") adjusted by reducing the amount of DTAs to be deducted which relate to temporary differences to the extent not in excess of the 10% threshold set for DTAs arising from temporary differences and the aggregate 15% threshold set for MSRs, DTAs arising from temporary differences and significant investments in CET1 capital instruments issued by financial sector entities (excluding those that are loans, facilities or other credit exposures to connected companies) under Basel III.		
	<b>Insignificant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
	<u>Explanation</u>		
18	For the purpose of determining the total amount of insignificant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 18 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 18 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
	<b>Significant LAC investments in CET1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)</b>	0	0
	<u>Explanation</u>		
19	For the purpose of determining the total amount of significant LAC investments in CET1 capital instruments issued by financial sector entities, an AI is required to aggregate any amount of loans, facilities or other credit exposures provided by it to any of its connected companies, where the connected company is a financial sector entity, as if such loans, facilities or other credit exposures were direct holdings, indirect holdings or synthetic holdings of the AI in the capital instruments of the financial sector entity, except where the AI demonstrates to the satisfaction of the MA that any such loan was made, any such facility was granted, or any such other credit exposure was incurred, in the ordinary course of the AI's business. Therefore, the amount to be deducted as reported in row 19 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 19 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		

	Notes to the Template		
	Description	Hong Kong basis HK\$'000	Basel III basis HK\$'000
	Insignificant LAC investments in AT1 capital instruments issued by financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	0
	<u>Explanation</u>		
39	The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in AT1 capital instruments may be smaller. Therefore, the amount to be deducted as reported in row 39 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 39 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
	Insignificant LAC investments in Tier 2 capital instruments issued by, and noncapital LAC liabilities of, financial sector entities that are outside the scope of regulatory consolidation (amount above 10% threshold and, where applicable, 5% threshold)	0	0
	<u>Explanation</u>		
54	The effect of treating loans, facilities or other credit exposures to connected companies which are financial sector entities as CET1 capital instruments for the purpose of considering deductions to be made in calculating the capital base (see note re row 18 to the template above) will mean the headroom within the threshold available for the exemption from capital deduction of other insignificant LAC investments in Tier 2 capital instruments and noncapital LAC liabilities may be smaller. Therefore, the amount to be deducted as reported in row 54 may be greater than that required under Basel III. The amount reported under the column "Basel III basis" in this box represents the amount reported in row 54 (i.e. the amount reported under the "Hong Kong basis") adjusted by excluding the aggregate amount of loans, facilities or other credit exposures to the AI's connected companies which were subject to deduction under the Hong Kong approach.		
Remarks:			
The amount of the 10% threshold mentioned above is calculated based on the amount of CET1 capital determined in accordance with the deduction methods set out in BCR Schedule 4F. The 15% threshold is referring to paragraph 88 of the Basel III text issued by the Basel Committee (December 2010) and has no effect to the Hong Kong regime.			

# TAI YAU BANK, LIMITED

## Template CC2: Reconciliation of regulatory capital to balance sheet as at 31 December 2020

	(a) Balance sheet as in published financial statements	(b) Under regulatory scope of consolidation	(c) Reference
	as at 31 December 2020		
	HK\$'000	HK\$'000	
<b>Assets</b>			
Cash and balances with banks	448,682	448,682	
Placement with banks	1,730,556	1,730,556	
Advances to customers and other accounts receivable	2,111	2,111	
Prepayment	75	75	
Tax Recoverable	3,111	3,111	
Financial assets at fair value through profit or loss	3,400	3,400	
Equipment and leasehold improvements	349	349	
Intangible asset	210	210	(5)
Deferred tax assets	245	245	(1)
<b>Total assets</b>	<b>2,188,739</b>	<b>2,188,739</b>	
<b>Liabilities</b>			
Deposits from customers	1,373,690	1,373,690	
Other accounts payable and provisions	3,366	3,366	
<b>Total liabilities</b>	<b>1,377,056</b>	<b>1,377,056</b>	
Shareholders' equity			
Of which: amount eligible for CET1	300,000	300,000	(2)
Retained earnings	460,126	460,126	(3)
Disclosed reserves	51,557	51,557	(4)
<b>Total shareholders' equity</b>	<b>811,683</b>	<b>811,683</b>	
<b>Total liabilities and shareholders' equity</b>	<b>2,188,739</b>	<b>2,188,739</b>	

# TAI YAU BANK, LIMITED

## Template CCA: Main features of regulatory capital instruments as at 31 December 2020

		(a)
		Quantitative / qualitative information
1	Issuer	Tai Yau Bank, Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	No
3	Governing law(s) of the instrument	Hong Kong Common Law
<i>Regulatory treatment</i>		
4	Transitional Basel III rules <sup>1</sup>	Common Equity Tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Common Equity Tier 1
6	Eligible at solo / group / solo and group	Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	HKD300 million
9	Par value of instrument	NA
10	Accounting classification	Shareholders' equity
11	Original date of issuance	18-April-1947
12	Perpetual or dated	Perpetual
13	Original maturity date	No Maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	No
16	Subsequent call dates, if applicable	No
<i>Coupons / dividends</i>		
17	Fixed or floating dividend / coupon	Floating
18	Coupon rate and any related index	No
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	No
31	If write-down, write-down trigger(s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	NA
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	NA

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

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

# TAI YAU BANK, LIMITED

## Template CCyB1: Geographical distribution of credit exposures used in countercyclical capital buffer (“CCyB”) as at 31 December 2020

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

		a	b	c	d
	Geographical breakdown by Jurisdiction (J)	Applicable JCCyB ratio in effect (%)	RWA used in computation of CCyB ratio (HK\$'000)	AI-specific CCyB ratio (%)	CCyB amount (HK\$'000)
1	Hong Kong SAR	1.000%	4,866		
	Sum		4,866		
	Total		4,866	1.007%	49

# TAI YAU BANK, LIMITED

## Template LR1: Summary comparison of accounting assets against leverage ratio (“LR”) exposure measure as at 31 December 2020

	Item	Value under the LR framework HK\$ equivalent (HK\$'000)
1	Total consolidated assets as per published financial statements	2,188,739
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 applicable accounting standard but excluded from the LR exposure measure	0
4	Adjustments for derivative contracts	0
5	Adjustment for SFTs (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet (“OBS”) items (i.e. conversion to credit equivalent amounts of OBS exposures)	3,490
6a	Adjustment for specific and collective provisions that are allowed to be excluded from exposure measure	0
7	Other adjustments	(505)
8	<b>Leverage ratio exposure measure</b>	<b>2,191,724</b>



**TAI YAU BANK, LIMITED**

**Template LR2: Leverage ratio (“LR”) as at 31 December 2020**

		(a)	(b)
		HK\$ equivalent (HK\$'000)	
		31/12/2020	30/9/2020
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,188,739	2,285,298
2	Less: Asset amounts deducted in determining Tier 1 capital	(505)	(295)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>2,188,234</b>	<b>2,285,003</b>
<b>Exposures arising from derivative contracts</b>			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	0	0
5	Add-on amounts for PFE associated with all derivative contracts	0	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
8	Less: Exempted CCP leg of client-cleared trade exposures	0	0
9	Adjusted effective notional amount of written credit derivative contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	0	0
11	<b>Total exposures arising from derivative contracts</b>	<b>0</b>	<b>0</b>
<b>Exposures arising from SFTs</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	<b>Total exposures arising from SFTs</b>	<b>0</b>	<b>0</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	3,490	3,490
18	Less: Adjustments for conversion to credit equivalent amounts	0	0
19	<b>Off-balance sheet items</b>	<b>3,490</b>	<b>3,490</b>
<b>Capital and total exposures</b>			
20	<b>Tier 1 capital</b>	<b>811,178</b>	<b>814,258</b>
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>2,191,724</b>	<b>2,288,493</b>
20b	<b>Adjustments for specific and collective provisions</b>	<b>0</b>	<b>0</b>
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>2,191,724</b>	<b>2,288,493</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>37.01%</b>	<b>35.58%</b>

## **TAI YAU BANK, LIMITED**

### **Table LIQA: Liquidity risk management as at 31 December 2020**

The Risk Committee and Board of directors are responsible for monitoring the Bank's liquidity position through the periodic review of the statutory liquidity maintenance ratio, the maturity profile of assets and liabilities, loan-to-deposit ratio and inter-bank transactions. Liquidity policy is monitored by management and reviewed regularly by the Risk Committee and Board of Directors of the Bank.

The Bank's policy is to maintain a conservative level of liquid funds on a daily basis so that the Bank is prepared to meet its obligations when they fall due in the normal course of business and to satisfy statutory liquidity maintenance ratio requirements, and also to deal with any funding crises that may arise. Limits are set on the minimum proportion of maturing funds available to meet all the calls on cash resources such as overnight deposits, current accounts and on the minimum level of inter-bank and other borrowing facilities that should be in place to cover withdrawals at unexpected levels of demand.

The Bank's management sets internal target levels in respect of the daily and monthly average liquidity maintenance ratios. The Bank's Accounts Department is responsible for monitoring these ratios. When a liquidity position falls under the internal limits, the management will decide the appropriate actions to be taken.

Our contingency funding policy is designed to be pro-active and pre-emptive. The Bank utilises early warning indicators, which cover both qualitative and quantitative measures, and monitors both internal and external factors. A crisis management team will be formed to handle the crisis. Finally, a post-crisis review is carried out to recommend necessary improvement to avoid reoccurrence of incidents.

We have granted exemption to conduct stress testing on liquidity by the Hong Kong Monetary Authority.

## **TAI YAU BANK, LIMITED**

### **Table CRA: General information about credit risk as at 31 December 2020**

The Bank's lending and credit policies have been formulated on the basis of its own experience, the Banking Ordinance, Hong Kong Monetary Authority guidelines and other statutory requirements.

The Bank structures the levels of credit risk it undertakes by placing limits on the amount of risk accepted in relation to one borrower, or group of borrowers, and to geographical and industry segments. Such risks are typically monitored on a revolving basis and are subject to periodic reviews. Limits on the level of credit risk by product, industry sector and by country are approved annually.

Exposure to credit risk is managed through regular reviews on the ability of borrowers and potential borrowers to meet interest and capital repayment obligations and by changing lending limits where appropriate. Exposure to credit risk is also managed in part by obtaining collateral and guarantees (corporate and personal).

# TAI YAU BANK, LIMITED

## Part III : Credit risk for non-securitization exposures

Template CR1: Credit quality of exposures as at 31 December 2020

HK\$'000

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		Gross carrying amounts of		Allowances / impairments	Of which ECL accounting provisions for credit losses on STC approach exposures		Of which ECL accounting provisions for credit losses on IRB approach exposures	Net values (a+b+c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of specific provisions	Allocated in regulatory category of collective provisions		
1	Loans	0	1,051	(9)	NA	NA	NA	1,042
2	Debt securities	0	0	0	NA	NA	NA	0
3	Off-balance sheet exposures	0	3,490	0	NA	NA	NA	3,490
4	<b>Total</b>	0	4,541	(9)	NA	NA	NA	4,532

**TAI YAU BANK, LIMITED**

**Part III : Credit risk for non-securitization exposures**

Template CR2: Changes in defaulted loans and debt securities as at 31 December 2020

HK\$'000

		(a)
		Amount
1	<b>Defaulted loans and debt securities at end of the previous reporting period as at 30 June 2020</b>	0
2	Loans and debt securities that have defaulted since the last reporting period	0
3	Returned to non-defaulted status	0
4	Amounts written off	0
5	Other changes	0
6	<b>Defaulted loans and debt securities at end of the current reporting period as at 31 December 2020</b>	0

## TAI YAU BANK, LIMITED

### CRB – Additional disclosure related to credit quality of exposures as at 31 December 2020

Our Bank classifies the loans and advances in accordance with the loan classification system required to be adopted for reporting to the HKMA.

Under HKFRS9, the Bank adopts the criteria of stage allocation as follows:

Loan Classification of Hong Kong Monetary Authority	Stage Allocation
Pass	1
Special Mention	2
Substandard	3
Doubtful	
Loss	

Expected credit losses (“ECL”) are recognised for cash and balances with banks and other financial institutions, money at call and short notice, placements with banks maturing between one and twelve months, and advances to customers and other accounts. At initial recognition, allowance (or provision in the case of some loan commitments and financial guarantees) is required for ECL resulting from default events that are possible within the next 12 months, or less, where the remaining life is less than 12 months (12-month ECL). In the event of a significant increase in credit risk, allowance (or provision) is required for ECL resulting from all possible default events over the expected life of the financial instrument (lifetime ECL). Financial assets where 12-month ECL is recognised are considered to be stage 1; financial assets that are considered to have experienced a significant increase in credit risk are in stage 2; and financial assets for which there is objective evidence of impairment so are considered to be in default or otherwise credit impaired are in stage 3.

A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit-impairment includes observable data about the following events:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or past due event;
- the lender of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lender would not otherwise consider;
- the disappearance of an active market for a security because of financial difficulties; or
- the purchase of a financial asset at a deep discount that reflects the incurred credit losses.

A loan is considered credit-impaired when a concession is granted to the borrower due to a deterioration in the borrower's financial condition, unless there is evidence that as a result of granting the concession the risk of not receiving the contractual cash flows has reduced significantly and there are no other indicators of impairment. For financial assets where concessions are contemplated but not granted the asset is deemed credit impaired when there is observable evidence of credit-impairment including meeting the definition of default. The definition of default (see below) includes unlikeliness to pay indicators and a back-stop if amounts are overdue for 90 days or more.

Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default ("PD") which affects both the measurement of ECLs and the identification of a significant increase in credit risk.

## TAI YAU BANK, LIMITED

### CRB – Additional disclosure related to credit quality of exposures as at 31 December 2020 - continued

The Bank considers the following as constituting an event of default:

- the borrower is past due more than 90 days on any material credit obligation to the Bank; or
- the borrower is unlikely to pay its credit obligations to the Bank in full.

The Bank monitors all financial assets, issued loan commitments and financial guarantee contracts that are subject to the impairment requirements to assess whether there has been a significant increase in credit risk since initial recognition. If there has been a significant increase in credit risk the Bank will measure the loss allowance based on lifetime rather than 12-month ECL. The Bank's accounting policy is not to use the practical expedient that financial assets with 'low' credit risk at the reporting date are deemed not to have had a significant increase in credit risk. As a result, the Bank monitors all financial assets, issued loan commitments and financial guarantee contracts that are subject to impairment for significant increase in credit risk.

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Bank compares the risk of a default occurring on the financial instrument at the reporting date based on the remaining maturity of the instrument with the risk of a default occurring that was anticipated for the remaining maturity at the current reporting date when the financial instrument was first recognized. In making this assessment, the Bank considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort, based on the Bank's historical experience and expert credit assessment including forward-looking information

The quantitative information is a primary indicator of significant increase in credit risk and is based on the change in lifetime PD by comparing:

- the remaining lifetime the probability of default ("PD") at the reporting date; with
- the remaining lifetime PD for this point in time that was estimated based on facts and circumstances at the time of initial recognition of the exposure.

The PDs used are forward-looking and the Bank uses the same methodologies and data used to measure the loss allowance for ECL.

The qualitative factors that indicate significant increase in credit risk are reflected in PD models on a timely basis. However, the Bank still considers separately some qualitative factors to assess if credit risk has increased significantly. For retail lending the Bank considers the expectation of forbearance and payment holidays, credit scores and events such as unemployment, bankruptcy, divorce or death.

As a back-stop when an asset becomes 30 days past due, the Bank considers that a significant increase in credit risk has occurred and the asset is in stage 2 of the impairment model, i.e. the loss allowance is measured as the lifetime ECL. In addition, loans that are individually assessed and are included on a watch list are in stage 2 of the impairment model. As noted, if there is evidence of credit-impairment the assets are at stage 3 of the impairment model.

# TAI YAU BANK, LIMITED

## CRB – Additional disclosure related to credit quality of exposures as at 31 December 2020 - continued

Table CRB: Additional disclosure related to credit quality of exposures

(i) Exposure by geographical area

					HK\$'000
	Total Advances to Customers	Advances Overdue for Over Three Months	Impaired Advances to Customers	Impairment Provision for Stage 3	Write-off
Others	1,051	0	0	0	0
<b>Total</b>	<b>1,051</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(ii) Exposure by industry sector

					HK\$'000
	Total Advances to Customers	Impaired Advances to Customers	Impairment Provision for Stage 3	Write-off	
Others	1,051	0	0	0	0
<b>Total</b>	<b>1,051</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(iii) Breakdown of exposures by remaining maturity

	HK\$'000
Total Advances to Customers	
3 months or less but over 1 month	175
1 year or less but over 3 months	144
5 years or less but over 1 year	702
Over 5 years	30
<b>Total</b>	<b>1,051</b>

(iv) Overdue and rescheduled exposure

As at the end of the reporting period, the Bank had no overdue or rescheduled loans.



## **TAI YAU BANK, LIMITED**

### **CRC – Qualitative disclosures related to credit risk mitigation as at 31 December 2020**

Credit risk is one of the most significant risks the Bank faces with. Major risk exists in money market placement among the Bank's business activities. As a result, the Bank has a well-established framework in place for managing credit risk across the business. This includes a defined risk appetite, credit limits and credit policies.

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# TAI YAU BANK, LIMITED

## Part III : Credit risk for non-securitization exposures

Template CR3: Overview of recognized credit risk mitigation as at 31 December 2020

HK\$'000

		(a)	(b1)	(b)	(d)	(f)
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by recognized collateral	Exposures secured by recognized guarantees	Exposures secured by recognized credit derivative contracts
1	Loans	1,051	0	0	0	0
2	Debt securities	0	0	0	0	0
3	<b>Total</b>	1,051	0	0	0	0
4	Of which defaulted	0	0	0	0	0

# TAI YAU BANK, LIMITED

## Part III : Credit risk for non-securitization exposures

Template CR4: Credit risk exposures and effects of recognized credit risk mitigation – for BSC approach as at 31 December 2020

HK\$'000

	Exposure classes	(a)	(b)	(c)	(d)	(e)	(f)
		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign exposures	433,958	0	433,958	0	0	0.00%
2	PSE exposures	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0
4	Bank exposures	1,744,294	0	1,744,294	0	348,859	20.00%
5	Cash items	1,911	0	1,911	0	0	0.00%
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0
7	Residential mortgage loans	0	0	0	0	0	0
8	Other exposures	7,976	3,490	7,976	0	7,976	100.00%
9	Significant exposures to commercial entities	0	0	0	0	0	0
10	<b>Total</b>	2,188,139	3,490	2,188,139	0	356,835	16.31%

# TAI YAU BANK, LIMITED

## Part III : Credit risk for non-securitization exposures

Template CR5: Credit risk exposures by asset classes and by risk weights – for BSC approach as at 31 December 2020

HK\$'000										
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<div>Risk Weight</div> <div>Exposure class</div>		0%	10%	20%	35%	50%	100%	250%	Others	Total credit risk exposures amount (post CCF and post CRM)
1	Sovereign exposures	433,958	0	0	0	0	0	0	0	433,958
2	PSE exposures	0	0	0	0	0	0	0	0	0
3	Multilateral development bank exposures	0	0	0	0	0	0	0	0	0
4	Bank exposures	0	0	1,744,294	0	0	0	0	0	1,744,294
5	Cash items	1,911	0	0	0	0	0	0	0	1,911
6	Exposures in respect of failed delivery on transactions entered into on a basis other than a delivery-versus-payment basis	0	0	0	0	0	0	0	0	0
7	Residential mortgage loans	0	0	0	0	0	0	0	0	0
8	Other exposures	0	0	0	0	0	7,976	0	0	7,976
9	Significant exposures to commercial entities	0	0	0	0	0	0	0	0	0
10	<b>Total</b>	435,869	0	1,744,294	0	0	7,976	0	0	2,188,139

## TAI YAU BANK, LIMITED

### Table IRRBBA: Interest Rate Risk in the banking book – risk management objectives and policies as at 31 December 2020

Interest rate risk in the banking book ('IRRBB') is the risk of an adverse impact to earnings or capital due to changes in market interest rates.

The Bank has established risk governance management framework to oversee and monitor IRRBB. The Risk Committee and Credit, Asset and Liabilities Management Committee ('CALCO') are responsible for the design and administration of IRRBB management. The CALCO is also responsible for monitoring and reviewing overall interest rate risk position and interest rate trends. For monitoring of IRRBB, risk reports are compiled on a quarterly basis.

Risk appetite has been defined in order to optimize risk and return. Risk limits are established for on-going monitoring of impact to economic value of equity ('EVE') and net interest income ('NII') resulting from future interest rate change.

An economic value of equity sensitivity is the extent to which the EVE will change due to a pre-specified movement in interest rates, where all other economic variables are held constant. Variations in market interest rates can affect the economic value of assets, liabilities and off-balance sheet positions. The economic value of an instrument represents an assessment of the present value of its expected net cash flow, discounted to reflected market rates. As fluctuations in interest rates will affect earnings, they will also affect its net worth.

Net interest income sensitivity is the sensitivity of expected net interest income under varying interest rate scenarios, where all other economic variables are held constant. Sensitivity of net interest income reflects the Bank's sensitivity of earnings due to changes in market interest rates. Based on the reported interest rate repricing positions in the Interest Rate Risk Return, the impact on earnings is assessed over the next 12 months if the interest rates change.

The Bank applied below key assumptions that are required by the HKMA:

1. In measurement of economic value of equity, the commercial margins and spread components have been excluded from the cash flows used in the computation and discount rate used.
2. All the positions captured are assumed to run to maturity and slotted into the appropriate time bands according to the earliest interest re-pricing date including for non-maturity deposits.
3. Retail time deposits subject to early redemption risk are time deposits that can be withdrawn early at the discretion of the customer. Except there is significant penalty that the customers might not early uplift or breaking the deposits contract due to interest rate change.

**TAI YAU BANK, LIMITED**

**Table IRRBB1: Quantitative information on interest rate risk in banking book  
as at 31 December 2020**

In HK\$ Million

		(a)	(b)	(c)	(d)
		$\Delta$ EVE		$\Delta$ NII	
	Period	31 Dec 2020	31 Dec 2019	31 Dec 2020	31 Dec 2019
1	Parallel up	4	2	(5)	(9)
2	Parallel down	0	0	5	9
3	Steepener	0	0		
4	Flattener	4	2		
5	Short rate up	4	3		
6	Short rate down	0	0		
7	Maximum	4	3	5	9
	Period	31 Dec 2020		31 Dec 2019	
8	Tier 1 capital	811		811	

## **TAI YAU BANK, LIMITED**

### **Table REMA: Remuneration Policy as at 31 December 2020**

The Board is ultimately responsible for overseeing the formulation and implementation of the Bank's remuneration policy. The Remuneration Committee is established to assist the Board in discharging its responsibility for the design and operation of the Bank's remuneration system.

The remuneration policy covers guidelines and procedures that are commensurate with the business of the Bank. It also supports the Bank's ethical values, objectives, strategies and control environment. The remuneration structure is designed to encourage employee behaviour that supports the Bank's risk management framework and long-term financial soundness. The policy will be reviewed annually by the Remuneration Committee and the Board.

A systematic role evaluation methodology is used to establish each employee's appropriate level of remuneration. By means of an annual/periodic performance review, the degree to which each employee is satisfying the requirements of his/her role and the degree to which established performance objectives have been achieved are to be assessed.

Key personnel are the employees whose duties or activities involve the assumption of material risk or the taking on of material exposure on behalf of the Bank.

Employees under risk control function have the characteristic that they work independently. Accordingly, the remuneration should not be reviewed by personnel related to business lines. Their remunerations are therefore fixed and reviewed by the Remuneration Committee and approved by the Board.

Remuneration package usually includes fixed and variable pay. As the Bank is mainly engaged in simple business on a small scale, it does not use variable incentive-based awards. However, at the discretion of the Board, bonuses may be granted to all members of staff.

## **TAI YAU BANK, LIMITED**

### **REM1: Remuneration awarded during 2020**

The senior management consisting of ten persons and key personnel of four persons were paid with fixed remuneration in cash of HK\$4,740,580 and HK\$1,587,039 respectively during the year, totalling HK\$6,327,619 (2019: HK\$6,016,560). We did not provide other form of remuneration including guaranteed bonuses, sign-on awards and severance payments during the year.

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### **REM2: Special payments**

No Special payments during 2020.

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### **REM3: Deferred remuneration**

No Deferred remuneration during 2020.

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## **TAI YAU BANK, LIMITED**

### **Part IV: Counterparty Credit risk**

No counterparty Credit risk disclosure as at 31 December 2020.

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### **Part V: Securitization exposures**

No securitization exposures disclosure as at 31 December 2020.

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### **Part VI: Market risk**

No market risk disclosure as at 31 December 2020 as the Bank has met all the de minimis exemption criteria for calculation of market risk.

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模版KM1：截至2020年12月31日主要審慎比率

	(a)	(b)	(c)	(d)	(e)
	2020年12月31日	2020年9月30日	2020年6月30日	2020年3月31日	2019年12月31日
	港幣千元	港幣千元	港幣千元	港幣千元	港幣千元
<b>監管資本（數額）</b>					
1 普通股權一級(CET1)	811,178	814,258	814,484	814,309	811,437
2 一級	811,178	814,258	814,484	814,309	811,437
3 總資本	811,228	814,308	814,534	814,409	811,537
<b>風險加權數額（數額）</b>					
4 風險加權數額總額	409,885	459,663	445,653	515,768	519,528
<b>風險為本監管資本比率（以風險加權數額的百分率表示）</b>					
5 CET1比率 (%)	197.90%	177.14%	182.76%	157.88%	156.19%
6 一級比率 (%)	197.90%	177.14%	182.76%	157.88%	156.19%
7 總資本比率 (%)	197.92%	177.15%	182.77%	157.90%	156.21%
<b>額外CET1緩衝要求（以風險加權數額的百分率表示）</b>					
8 防護緩衝資本要求 (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9 逆周期緩衝資本要求 (%)	1.01%	1.00%	0.99%	1.00%	2.00%
10 較高吸收虧損能力要求 (%)（只適用於G-SIB或D-SIB）	不適用	不適用	不適用	不適用	不適用
11 認可機構特定的總CET1緩衝要求 (%)	3.51%	3.50%	3.49%	3.50%	4.50%
12 符合認可機構的最低資本規定後可用的CET1 (%)	189.92%	169.15%	174.77%	149.90%	148.21%
<b>《巴塞爾協定三》槓桿比率</b>					
13 總槓桿比率風險承擔計量	2,191,724	2,288,493	2,280,659	2,467,483	2,611,439
14 槓桿比率(LR) (%)	37.01%	35.58%	35.71%	33.00%	31.07%
<b>流動性覆蓋比率(LCR) / 流動性維持比率(LMR)</b>					
只適用於第1類機構：					
15 優質流動資產(HQLA)總額	不適用	不適用	不適用	不適用	不適用
16 淨現金流出總額	不適用	不適用	不適用	不適用	不適用
17 LCR (%)	不適用	不適用	不適用	不適用	不適用
只適用於第2類機構：					
17a LMR (%)	102.82%	89.17%	97.32%	202.48%	115.95%
<b>穩定資金淨額比率(NSFR) / 核心資金比率(CFR)</b>					
只適用於第1類機構：					
18 可用穩定資金總額	不適用	不適用	不適用	不適用	不適用
19 所需穩定資金總額	不適用	不適用	不適用	不適用	不適用
20 NSFR (%)	不適用	不適用	不適用	不適用	不適用
只適用於第2A類機構：					
20a CFR (%)	不適用	不適用	不適用	不適用	不適用

**表 OVA：截至 2020 年 12 月 31 日風險管理概覽**

本銀行業務面對各種財務風險，主要涉及分析、評估、接受和管理相當程度的風險或組合風險之承擔及管理。風險偏好是本銀行風險管理的基礎。本銀行目標旨在適當地平衡風險與回報，並減低對本銀行財務業績潛在的不良影響。

本銀行的風險管理政策旨在識別並分析風險，設定合適的風險規限及控制，以及利用可靠及先進的資訊系統監察風險並嚴守規限。本銀行會定期審核其風險管理政策及系統，以反映市場、產品及最佳慣例之變化。

風險管理乃遵循董事會批准之政策，由風險委員會執行。金融工具使用中最重要風險類型是信用風險、市場風險和流動性風險。市場風險包括貨幣風險、利率和其他價格風險。風險委員會與本銀行的營運部門緊密合作，認明、評估及對沖金融風險。董事會提供書面準則涵蓋指定範疇，例如外匯風險、利率風險、信貸風險及應用非衍生金融工具。本銀行不斷提升風險意識作為銀行範圍內風險文化的一部分。在風險文化中，適當的風險狀況透過溝通和訓練培養，並以表現評估監控。

另外，內部審核負責對風險管理及環境控制作獨立審核。

# 大有銀行有限公司

模版OV1：截至2020年12月31日風險加權數額概覽

港幣千元

		(a)	(b)	(c)
		風險加權數額		最低資本規定
		2020年12月31日	2020年9月30日	2020年12月31日
1	非證券化類別風險承擔的信用風險	356,835	404,138	28,547
2	其中STC計算法	-	-	-
2a	其中BSC計算法	356,835	404,138	28,547
3	其中基礎IRB計算法	-	-	-
4	其中監管分類準則計算法	-	-	-
5	其中高級IRB計算法	-	-	-
6	對手方違責風險及違責基金承擔	-	-	-
7	其中SA-CCR*	不適用	不適用	不適用
7a	其中現行風險承擔方法	-	-	-
8	其中IMM(CCR)計算法	-	-	-
9	其中其他	-	-	-
10	CVA風險	-	-	-
11	簡單風險權重方法及內部模式方法下的銀行帳內股權狀況	-	-	-
12	集體投資計劃風險承擔——LTA*	不適用	不適用	不適用
13	集體投資計劃風險承擔——MBA*	不適用	不適用	不適用
14	集體投資計劃風險承擔——FBA*	不適用	不適用	不適用
14a	集體投資計劃風險承擔——混合使用計算法*	不適用	不適用	不適用
15	交收風險	-	-	-
16	銀行帳內的證券化類別風險承擔	-	-	-
17	其中SEC-IRBA	-	-	-
18	其中SEC-ERBA（包括IAA）	-	-	-
19	其中SEC-SA	-	-	-
19a	其中SEC-FBA	-	-	-
20	市場風險	-	-	-
21	其中STM計算法	-	-	-
22	其中IMM計算法	-	-	-
23	交易帳與銀行帳之間切換的風險承擔的資本要求（經修訂市場風險框架生效前不適用）*	不適用	不適用	不適用
24	業務操作風險	53,050	55,525	4,244
24a	官方實體集中風險	-	-	-
25	低於扣減門檻的數額（須計算250%風險權重）	-	-	-
26	資本下限調整	-	-	-
26a	風險加權數額扣減	-	-	-
26b	其中不包括在二級資本內的一般銀行業務風險監管儲備及集體準備金的部分	-	-	-
26c	其中不包括在二級資本內的土地及建築物因價值重估而產生的累積公平價值收益的部分	-	-	-
27	總計	409,885	459,663	32,791

**注意事項：**

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

	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	已發布的 財務報表 匯報的 帳面值	在監管綜合 範圍下的 帳面值	項目的帳面值：				
			受信用風 險框架 規限	受對手方 信用風險 框架規限	受證券化 框架規限	受市場 風險框架 規限	不受資本規定 規限或須從 資本扣減
<b>資產</b>							
現金及與銀行結存	448,682		448,537	-	-	-	-
同業存放	1,730,556		1,730,556	-	-	-	-
客戶貸款及其他應收賬項	2,111		2,111	-	-	-	-
預付款項	75		75	-	-	-	-
可收回稅項	3,111		3,111	-	-	-	-
以公允價值計量且其變動計 入損益的金融資產	3,400		3,400	-	-	-	-
設備及租賃物業裝修	349		349	-	-	-	-
無形資產	210		-	-	-	-	210
遞延稅項資產	245		-	-	-	-	245
<b>資產總額</b>	<b>2,188,739</b>		<b>2,188,139</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>455</b>
<b>負債</b>							
客戶存款	1,373,690		-	-	-	-	1,373,690
其他應付賬項及撥備	3,366		-	-	-	-	3,366
應付稅款	-		-	-	-	-	-
<b>負債總額</b>	<b>1,377,056</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,377,056</b>

模版 LI2: 截至 2020 年 12 月 31 日監管風險金額與財務報表中賬面值之間的主要差異來源

港幣千元

		(a)	(b)	(c)	(d)	(e)
		總計	受以下框架規限的項目:			
			信貸風險 框架	證券化 框架	對手方信貸風 險框架	市場風險 框架
1	在監管綜合範圍下的資產帳面值數額（按模 版LI1）	2,188,284	2,188,139	-	-	-
2	在監管綜合範圍下的負債帳面值數額（按模 版LI1）	-	-	-	-	-
3	在監管綜合範圍下的總計淨額	2,188,284	2,188,139	-	-	-
4	資產負債表外數額	3,490	-	-	-	-
5	以監管為目的所考慮的風險承擔數額	2,191,774	2,188,139	-	-	-

大有銀行有限公司

表 **LIA**：截至 2020 年 12 月 31 日解釋會計與監管風險承擔金額之間的差異

在 LI1 和 LI2 模版中，會計與監管綜合範疇之間的數額沒有差別。

# 大有銀行有限公司

模版PV1：截至2020年12月31日審慎估值調整

		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
		股權	利率	外匯	信貸	商品	總額	其中： 交易賬份額	其中： 銀行賬份額
1	終止的不確定性，其中：	0	0	0	0	0	0	0	0
2	中間市價	0	0	0	0	0	0	0	0
3	終止成本	0	0	0	0	0	0	0	0
4	集中	0	0	0	0	0	0	0	0
5	提前終止	0	0	0	0	0	0	0	0
6	模式風險	0	0	0	0	0	0	0	0
7	業務操作風險	0	0	0	0	0	0	0	0
8	投資及資金成本						0	0	0
9	未賺取信用利差						0	0	0
10	將來行政管理成本	0	0	0	0	0	0	0	0
11	其他調整	0	0	0	0	0	0	0	0
12	調整總額	0	0	0	0	0	0	0	0

與市場估值調整相比，所涉及的風險和財務影響並不重大，因此，本銀行在估值程序中無須作出估值調整



大有銀行有限公司

模版CC1：截至2020年12月31日監管資本的組成

		(a)	(b)
		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
	<b>普通股權一級(CET1)資本：票據及儲備</b>		
1	直接發行的合資格CET1資本票據加任何相關的股份溢價	300,000	(2)
2	保留溢利	460,126	(3)
3	已披露儲備	51,557	(4)
4	須從CET1資本逐步遞減的直接發行股本（只適用於非合股公司）	不適用	不適用
5	由綜合銀行附屬公司發行並由第三方持有的CET1資本票據產生的少數股東權益（可計入綜合集團的CET1資本的數額）	0	
6	監管調整之前的CET1資本	811,683	
	<b>CET1資本：監管扣減</b>		
7	估值調整	0	
8	商譽（已扣除相聯的遞延稅項負債）	0	
9	其他無形資產（已扣除相聯的遞延稅項負債）	210	(5)
10	遞延稅項資產（已扣除相聯的遞延稅項負債）	245	(1)
11	現金流對沖儲備	0	
12	在IRB計算法下EL總額超出合資格準備金總額之數	0	
13	由證券化交易產生的提升信用的純利息份額、出售收益及CET1資本的其他增加數額	0	
14	按公平價值估值的負債因本身的信用風險變動所產生的損益	0	
15	界定利益的退休金基金淨資產（已扣除相聯的遞延稅項負債）	0	
16	於機構本身的CET1資本票據的投資（若並未在所報告的資產負債表中從實繳資本中扣除）	0	
17	互相交叉持有的CET1資本票據	0	
18	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資（超出10%門檻之數）	0	
19	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資（超出10%門檻之數）	0	
20	按揭放款管理權（已扣除相聯的遞延稅項負債）	不適用	不適用
21	由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債）	不適用	不適用
22	超出15%門檻之數	不適用	不適用
23	其中：於金融業實體的普通股的重大投資	不適用	不適用
24	其中：按揭放款管理權	不適用	不適用
25	其中：由暫時性差異產生的遞延稅項資產	不適用	不適用
26	適用於CET1資本的司法管轄區特定監管調整	50	
26a	因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	0	
26b	一般銀行業務風險監管儲備	50	
26c	金融管理專員給予的通知所指明的證券化類別風險承擔	0	
26d	因機構持有的土地及建築物低於已折舊的成本價值而產生的累積虧損	0	
26e	受規管非銀行附屬公司的資本短欠	0	
26f	於在屬商業實體的有連繫公司中的資本投資（超出申報機構資本基礎的15%之數）	0	
27	因沒有充足的AT1資本及二級資本以供扣除而須在CET1資本扣除的監管扣減	0	
28	對CET1資本的監管扣減總額	505	
29	CET1資本	811,178	
	<b>T1資本：票據</b>		
30	合資格AT1資本票據加任何相關股份溢價	0	
31	其中：根據適用會計準則列為股本類別	0	
32	其中：根據適用會計準則列為負債類別	0	
33	須從AT1資本逐步遞減的資本票據	0	
34	由綜合銀行附屬公司發行並由第三方持有的AT1資本票據（可計入綜合集團的AT1資本的數額）	0	

		(a)	(b)
		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
35	其中：由附屬公司發行須受逐步遞減安排規限的AT1資本票據	0	
36	監管扣減之前的AT1資本	0	
	AT1資本：監管扣減		
37	於機構本身的AT1資本票據的投資	0	
38	互相交叉持有的AT1資本票據	0	
39	於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC資本投資（超出10%門檻之數）	0	
40	於在監管綜合範圍以外的金融業實體發行的AT1資本票據的重大LAC資本投資	0	
41	適用於AT1資本的司法管轄區特定監管調整	0	
42	因沒有充足的二級資本以供扣除而須在AT1資本扣除的監管扣減	0	
43	對AT1資本的監管扣減總額	0	
44	AT1資本	0	
45	一級資本（一級資本= CET1資本+ AT1資本）	811,178	
	二級資本：票據及準備金		
46	合資格二級資本票據加任何相關股份溢價	0	
47	須從二級資本逐步遞減的資本票據	0	
48	由綜合銀行附屬公司發行並由第三方持有的二級資本票據（可計入綜合集團的二級資本的數額）	0	
49	其中：由附屬公司發行須受逐步遞減安排規限的資本票據	0	
50	合資格計入二級資本的集體準備金及一般銀行業務風險監管儲備	50	
51	監管扣減之前的二級資本	50	
	二級資本：監管扣減		
52	於機構本身的二級資本票據的投資	0	
53	互相交叉持有的二級資本票據及非資本LAC負債	0	
54	於在監管綜合範圍以外的金融業實體發行的二級資本票據及非重大LAC 投資（超出10%門檻及（如適用）5%門檻之數）	0	
54a	於在監管綜合範圍以外的金融業實體的非資本LAC 負債的非重大LAC 投資（之前被指定為屬5%門檻類別但及後不再符合門檻條件之數）（只適用於在《資本規則》附表4F 第2(1)條下被定義為「第2 條機構」者）	0	
55	於在監管綜合範圍以外的金融業實體發行的二級資本票據的重大LAC 投資（已扣除合資格短倉）	0	
55a	於在監管綜合範圍以外的金融業實體非資本LAC負債的重大LAC 投資（已扣除合資格短倉）	0	
56	適用於二級資本的司法管轄區特定監管調整	0	
56a	加回合資格計入二級資本的因土地及建築物（自用及投資用途）進行價值重估而產生的累積公平價值收益	0	
56b	按照《資本規則》第48(1)(g)條規定而須涵蓋，並在二級資本扣除的監管扣減	0	
57	對二級資本的監管扣減總額	0	
58	二級資本	50	
59	監管資本總額（總資本= 一級資本+ 二級資本）	811,228	
60	風險加權數額	409,885	
	資本比率（佔風險加權數額的百分比）		
61	CET1資本比率	197.90%	
62	一級資本比率	197.90%	
63	總資本比率	197.92%	
64	機構特定緩衝資本要求（防護緩衝資本比率加逆周期緩衝資本比率加較高吸收虧損能力比率）	3.51%	
65	其中：防護緩衝資本比率要求	2.50%	
66	其中：銀行特定逆周期緩衝資本比率要求	1.01%	
67	其中：較高吸收虧損能力比率要求	0	
68	用作符合最低資本規定後可供運用的CET1（佔風險加權數額的百分比）	189.92%	

		港幣千元	來源以監管綜合範圍下資產負債表的參考號數/字母為依據
		(a)	(b)
	司法管轄區最低比率（若與《巴塞爾協定三》最低要求不同）		
69	司法管轄區CET1最低比率	不適用	不適用
70	司法管轄區一級資本最低比率	不適用	不適用
71	司法管轄區總資本最低比率	不適用	不適用
	低於扣減門檻的數額（風險加權前）		
72	於在監管綜合範圍以外的金融業實體發行的CET1資本票據、AT1資本票據及二級資本票據以及非資本LAC負債的非重大LAC投資	0	
73	於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資	0	
74	按揭放款管理權（已扣除相聯的遞延稅項負債）	不適用	不適用
75	由暫時性差異產生的遞延稅項資產（已扣除相聯的遞延稅項負債）	不適用	不適用
	就計入二級資本的準備金的適用上限		
76	合資格計入二級資本的有關BSC 計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下的準備金（應用上限前）	50	
77	在BSC計算法或STC計算法及SEC-ERBA、SEC-SA 及SEC-FBA下可計入二級資本的準備金上限	4,460	
78	合資格計入二級資本的有關IRB計算法及SEC-IRBA下的準備金（應用上限前）	0	
79	在IRB計算法及SEC-IRBA下可計入二級資本中的準備金上限	0	
	受逐步遞減安排規限的資本票據（僅在2018年1月1日至2022年1月1日期間適用）		
80	受逐步遞減安排規限的CET1資本票據的現行上限	不適用	不適用
81	由於實施上限而不計入CET1的數額（在計及贖回及到期期限後超出上限之數）	不適用	不適用
82	受逐步遞減安排規限的AT1資本票據的現行上限	0	
83	由於實施上限而不計入AT1資本的數額（在計及贖回及到期期限後超出上限之數）	0	
84	受逐步遞減安排規限的二級資本票據的現行上限	0	
85	由於實施上限而不計入二級資本的數額（在計及贖回及到期期限後超出上限之數）	0	

模版附註			
內容		香港基準 (港幣千元)	《巴塞爾協定三》 基準(港幣千元)
9	<p><b>其他無形資產 (已扣除相聯的遞延稅項負債)</b></p> <p><u>解釋</u></p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第87段所載,按揭供款管理權可在CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免,但以指定門檻為限)。在香港,認可機構須遵循有關的會計處理方法,將按揭供款管理權列為在其財務報表所呈報的無形資產的一部分,並從CET1資本中全數扣減按揭供款管理權。因此,在第9行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第9行所匯報的數額(即在「香港基準」項下填報的數額),而調整方法是按須扣減的按揭供款管理權數額予以下調,並以不超過在《巴塞爾協定三》下就按揭供款管理權所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的15%整體門檻為限。</p>	210	210
10	<p><b>遞延稅項資產 (已扣除相聯的遞延稅項負債)</b></p> <p><u>解釋</u></p> <p>正如巴塞爾委員會發出的《巴塞爾協定三》文本(2010年12月)第69及87段所載,視乎銀行予以實現的遞延稅項資產須予扣減,而與暫時性差異有關的遞延稅項資產則可在CET1資本內予以有限度確認(並因此可從CET1資本的扣減中被豁免,但以指定門檻為限)。在香港,不論有關資產的來源,認可機構須從CET1資本中全數扣減所有遞延稅項資產。因此,在第10行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第10行所匯報的數額(即在「香港基準」項下填報的數額),而調整方法是按須扣減的與暫時性差異有關的遞延稅項資產數額予以下調,並以不超過在《巴塞爾協定三》下就暫時性差異所產生的遞延稅項資產所定的10%門檻及就按揭供款管理權、由暫時性差異所產生的遞延稅項資產與於金融業實體發行的CET1資本票據的重大投資(不包括屬對有連繫公司的貸款、融通或其他信用風險承擔的投資)所定的整體15%門檻為限。</p>	245	245
18	<p><b>於在監管綜合範圍以外的金融業實體發行的CET1資本票據的非重大LAC投資(超出10%門檻之數)</b></p> <p><u>解釋</u></p> <p>為斷定於金融業實體發行的CET1資本票據的非重大LAC投資總額,認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的合計總額,就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般,惟若認可機構能向金融管理專員證明並使其信納認可機構是在日常業務過程中作出任何該等貸款、批出任何該等融通或引起任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「香港基準」項下填報的數額),而調整方法是豁免在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0
19	<p><b>於在監管綜合範圍以外的金融業實體發行的CET1資本票據的重大LAC投資(超出10%門檻之數)</b></p> <p><u>解釋</u></p> <p>為斷定於金融業實體發行的CET1資本票據的重大LAC投資總額,認可機構須計算其提供予其任何屬金融業實體的有連繫公司的任何數額的貸款、融通或其他信用風險承擔的合計總額,就如該等貸款、融通或其他信用風險承擔為認可機構直接持有、間接持有或合成持有該金融業實體的資本票據一般,惟若認可機構能向金融管理專員證明並使其信納認可機構是在日常業務過程中作出任何該等貸款、批出任何該等融通或引起任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」項下填報的數額),而調整方法是豁免在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。</p>	0	0

	模版附註		
	內容	香港基準 (港幣千元)	《巴塞爾協定三》 基準(港幣千元)
	於在監管綜合範圍以外的金融業實體發行的AT1資本票據的非重大LAC投資（超出10%門檻之數）	0	0
39	<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、融通或其他信用風險承擔視為CET1資本票據（見上文有關模版第18行的附註）作出扣減的結果，將會令適用於在AT1資本票據的其他非重大LAC投資的資本扣減的豁免門檻空間可能有所縮小。因此，在第39行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第39行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。		
	於在監管綜合範圍以外的金融業實體發行的二級資本票據及非資本LAC負債的非重大LAC投資（超出10%門檻及（如適用）5%門檻之數）	0	0
54	<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、融通或其他信用風險承擔視為CET1資本票據（見上文有關模版第18行的附註）須作出扣減的結果，將會令適用於在二級資本票據及非資本LAC負債的其他非重大LAC投資的資本扣減的豁免門檻空間可能有所縮小。因此，在第54行所填報須予扣減的數額可能會高於《巴塞爾協定三》規定須扣減的數額。在本格內的「《巴塞爾協定三》基準」項下匯報的數額為經調整的在第54行所匯報的數額（即在「香港基準」項下填報的數額），而調整方法是豁除在香港採用的方法下須予扣減的認可機構對有連繫公司的貸款、融通或其他信用風險承擔的合計總額。		
備註：			
上文提及10%門檻是以按照《資本規則》附表4F所載的扣減方法斷定的CET1資本數額為基礎計算而得。15%門檻是指巴塞爾委員會發出的《巴塞爾協定三》文本（2010年12月）第88段所述，對香港的制度沒有影響。			

大有銀行有限公司

模版CC2：截至2020年12月31日監管資本與資產負債表的對帳

	(a) 已發佈財務 報表中的 資產負債表	(b) 按照監管 綜合範圍 於31/12/2020	(c) 對應資本組合 成分定義之 參照提示
	港幣千元	港幣千元	
<b>資產</b>			
庫存現金及銀行結存	448,682	448,682	
同業存放	1,730,556	1,730,556	
客戶貸款及其他應收賬項	2,111	2,111	
預付款項	75	75	
可收回稅項	3,111	3,111	
以公允價值計量且其變動計入損益的金融資產	3,400	3,400	
設備及租賃物業裝修	349	349	
無形資產	210	210	(5)
遞延稅項資產	245	245	(1)
<b>資產總額</b>	<b>2,188,739</b>	<b>2,188,739</b>	
<b>負債</b>			
客戶存款	1,373,690	1,373,690	
其他應付賬項及撥備	3,366	3,366	
<b>負債總額</b>	<b>1,377,056</b>	<b>1,377,056</b>	
<b>股東資金</b>			
其中：合資格作為普通股權一級資本的數額	300,000	300,000	(2)
保留溢利	460,126	460,126	(3)
已披露儲備	51,557	51,557	(4)
<b>股東資金總額</b>	<b>811,683</b>	<b>811,683</b>	
<b>負債及股東資金總額</b>	<b>2,188,739</b>	<b>2,188,739</b>	

# 大有銀行有限公司

表CCA：截至2020年12月31日監管資本票據的主要特點

		(a)
		量化資料 / 描述資料
1	發行人	大有銀行有限公司
2	獨有識別碼（如CUSIP、ISIN或Bloomberg對私人配售的識別碼）	沒有
3	票據的管限法律	香港普通法
	監管處理方法	
4	《巴塞爾協定三》過渡期規則 <sup>1</sup>	普通股權一級
5	《巴塞爾協定三》過渡期後規則 <sup>2</sup>	普通股權一級
6	可計入單獨 / 集團 / 單獨及集團基礎	單獨
7	票據類別（由各地區自行指明）	普通股
8	在監管資本的確認數額（以有關貨幣百萬計，於最近的報告日期）	港幣三億元
9	票據面值	不適用
10	會計分類	股東股本
11	最初發行日期	一九四七年四月十八日
12	永久性或設定期限	永久
13	原訂到期日	無期限
14	須獲監管當局事先批准的發行人贖回權	沒有
15	可選擇可贖回日、或有可贖回日，以及可贖回數額	沒有
16	後續可贖回日（如適用）	沒有
	票息 / 股息	
17	固定或浮動股息 / 票息	浮動
18	票息率及任何相關指數	沒有
19	有停止派發股息的機制	沒有
20	全部酌情、部分酌情，或強制	全權酌情權
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	若減值，全部或部分	不適用
33	若減值，永久或臨時性質	不適用
34	若屬臨時減值，說明債務回復機制	不適用
35	清盤時在償還優次級別中的位置（指明相關法律實體無力償債時在償權人等級中緊接較其優先的票據的票據類別）	不適用
36	可過渡的不合規特點	沒有
37	如是，指明不合規特點	不適用

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

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

大有銀行有限公司

模版 CCyB1：截至2020年12月31日逆周期緩衝資本(CCyB)比率標準披露

用於逆周期緩衝資本(CCyB)的信用風險承擔的地域分布

		甲	乙	丙	丁
	按司法管轄區(J) 列出的地域分布	當時生效的適用 JCCyB比率(%)	用作計算逆周期 緩衝資本比率的 風險加權數額 (港幣千元)	認可機構特 定逆周期緩 衝資本比率 (%)	逆周期緩衝 資本數額 (港幣千元)
1	香港	1.000%	4,866		
	總和		4,866		
	總計		4,866	1.007%	49



大有銀行有限公司

模版 LR1：截至2020年12月31日會計資產對槓桿比率風險承擔計量的比較摘要

	項目	槓桿比率 框架等值港元 (港幣千元)
1	已發佈的財務報表所載的綜合資產總額	2,188,739
2	對為會計目的須作綜合計算，但在監管綜合範圍以外的銀行、金融、保險或商業實體的投資而須作的相關調整	0
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	有關衍生工具合約的調整	0
5	有關證券融資交易的調整（即回購交易及其他類似的有抵押借貸）	0
6	有關資產負債表外項目的調整（即資產負債表外風險承擔轉換為信貸等值數額）	3,490
6a	可從風險承擔計量豁除的集體準備金及特定準備金的調整	0
7	其他調整	(505)
8	槓桿比率風險承擔計量	2,191,724

大有銀行有限公司

模版 LR2：截至2020年12月31日槓桿比率通用披露模版

		(a)	(b)
		等值港元 (港幣千元)	
		31/12/2020	30/9/2020
<b>資產負債表內風險承擔</b>			
1	資產負債表內風險承擔（不包括由衍生工具合約或證券融資交易(SFT)產生的風險承擔，但包括抵押品）	2,188,739	2,285,298
2	扣減：斷定一級資本時所扣減的資產數額	(505)	(295)
3	資產負債表內風險承擔總額（不包括衍生工具合約及SFT）	2,188,234	2,285,003
<b>由衍生工具合約產生的風險承擔</b>			
4	所有與衍生工具合約有關的重置成本（如適用的話，扣除合資格現金變動保證金及/或雙邊淨額結算）	0	0
5	所有與衍生工具合約有關的潛在未來風險承擔的附加數額	0	0
6	還原因提供予對手方而須根據適用會計框架從資產負債表中扣減的衍生工具抵押品的數額	0	0
7	扣減：就衍生工具合約提供的現金變動保證金的應收部分	0	0
8	扣減：中央交易對手方風險承擔中與客戶結算交易有關而獲豁免的部分	0	0
9	經調整後已出售信用衍生工具合約的有效名義數額	0	0
10	扣減：就已出售信用衍生工具合約作出調整的有效名義抵銷及附加數額的扣減	0	0
11	衍生工具合約產生的風險承擔總額	0	0
<b>由SFT產生的風險承擔</b>			
12	經銷售會計交易調整後（在不確認淨額計算下）的SFT資產總計	0	0
13	扣減：SFT資產總計的應付現金與應收現金相抵後的淨額	0	0
14	SFT資產的對手方信用風險承擔	0	0
15	代理交易風險承擔	0	0
16	由SFT產生的風險承擔總額	0	0
<b>其他資產負債表外風險承擔</b>			
17	資產負債表外風險承擔名義數額總額	3,490	3,490
18	扣減：就轉換為信貸等值數額作出的調整	0	0
19	資產負債表外項目	3,490	3,490
<b>資本及風險承擔總額</b>			
20	一級資本	811,178	814,258
20a	為特定準備金及集體準備金作出調整前的風險承擔總額	2,191,724	2,288,493
20b	為特定準備金及集體準備金作出的調整	0	0
21	為特定準備金及集體準備金作出調整後的風險承擔總額	2,191,724	2,288,493
<b>槓桿比率</b>			
22	槓桿比率	37.01%	35.58%

## 大有銀行有限公司

### 表 LIQA：截至 2020 年 12 月 31 日資金流動性風險管理

風險委員會和董事會負責監督銀行的資金流動性狀況，並通過定期審查法定資金流動性維持比率，資產和負債的到期情況，貸存比率和銀行間交易來監督。流動資金政策由管理層監督，並由本行風險委員會及董事會定期檢討。

本行的政策是維持流動資金每日在保守的水平，以便本行準備在正常業務過程中履行其義務，並滿足法定流動性維持比率要求，並處理任何可能出現的資金危機。根據最小比例的成熟資金設定限額，以滿足所有現金資源，例如隔夜存款，經常賬戶以及應該採用的最低銀行間和其他借貸設施的調用，以涵蓋意外的提款需求。

本行管理層就每日及每月平均流動資金維持率設定內部目標水平。銀行的會計部負責監控這些比率。當流動性情況低於內部限制水平，管理層便會決定應採取的合適措施。

我們的應急資金政策旨在提供防患未然的積極措施。本行利用預警指標，包括定性和定量措施，監測內部和外部因素，並會成立危機管理小組來應對危機。最後，進行危機審查後，建議必需的改進，以避免事件再次發生。

我們已獲得香港金融管理局之批准可豁免進行流動資金壓力測試。

## 大有銀行有限公司

### 表 **CRA** 截至 2020 年 12 月 31 日信貸風險的一般資料

本銀行之貸款及信貸政策乃根據其經驗、銀行業條例、香港金融管理局指引及其他法定要求制定。

本銀行通過對單一貸款人或多組貸款人、地區及行業分類有關的所承擔之風險設定限制，為信貸風險評級制定架構。該等風險以循環基準予以監察，並作定期性的檢討。按產品、行業界別及國家評級的信貸風險限制須每年經董事會批准。

承擔信貸風險的管理是透過定期覆核貸款人及潛在貸款人的還款能力是否可以償還利息及本金，並於適當時機改變貸款額，也可以抵押品及保證金(企業及個人)作為部份信貸風險的管理。

# 大有銀行有限公司

## 第三部分：非證券化類別風險承擔的信用風險

模版CR1：截至2020年12月31日風險承擔的信用質素

港幣千元

		(a)	(b)	(c)	(d)	(e)	(f)	(g)
		以下項目的總帳面數額		備抵 / 減值	其中：為STC計算法下的 風險承擔的信用損失而 作出的預期信用損失會 計 準 備 金		其中：為IRB 計算法下的風險承擔的信用 損失而作出的 預期信用損失 會 計 準 備 金	淨值 (a+b+c)
		違責風險的 風險承擔	非違責風險的 風險承擔		分配於監管 類別的特定 準 備 金	分配於監管 類別的集體 準 備 金		
1	貸款	0	1,051	(9)	不適用	不適用	不適用	1,042
2	債務證券	0	0	0	不適用	不適用	不適用	0
3	資產負債表外風險承擔	0	3,490	0	不適用	不適用	不適用	3,490
4	總計	0	4,541	(9)	不適用	不適用	不適用	4,532

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

CR2：截至2020年12月31日違責貸款及債務證券的改變

港幣千元

		(a)
		數額
1	於上一個報告期末(2020年6月30日)違責貸款及債務證券結餘	0
2	期內發生的違責貸款及債務證券	0
3	轉回至非違責狀況	0
4	撇帳額	0
5	其他變動	0
6	於現行報告期末(2020年12月31日)違責貸款及債務證券結餘	0

## 大有銀行有限公司

### 表 CRB：於 2020 年 12 月 31 日與風險承擔信貸質素的額外披露

本行根據向金管局報告所需採用的貸款分類系統對貸款及墊款進行分類。

於《香港財務報告準則》第 9 號下，本行採用分階段分配標準如下：

香港金融管理局的貸款分類	階段分配
合格	1
特別關注	2
次級	3
呆滯	
虧損	

就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、一至十二個月內到期之定期同業存放和客戶貸款及其他賬項確認預期信貸損失。初始確認時，需對於等於十二個月內或少於十二個月可能發生（剩餘存續期間等於十二個月或少於十二個月）之違約事件導致的預期信貸損失計提供減值準備金（或對某些貸款承擔及財務擔保進行撥備）。若信貸風險顯著增長，需對金融工具預計存續期間所有可能發生的違約事件（存續期預期信貸損失）導致的預期信貸損失提供準備金（或撥備）。確認十二個月預期信貸損失的金融資產被視作處於第一階段；信貸風險被認為已發生顯著增長的金融資產處於第二階段；若有客觀證據表明金融資產減值，認為該等資產已違約或信貸減值，是處於第三階段。

當發生一項或多項事件對金融資產的預計未來現金流量產生不利影響，該金融資產即發生信貸減值。信貸減值之金融資產為第三階段資產。信貸減值的證據包括下列事件之可觀察數據：

- 發行方或債務人發生嚴重財務困難；
- 違反合約條款，如違約或逾期事件等；
- 債權人出於經濟或合約等方面因素的考慮，對發生財務困難的債務人作出讓步（而在其他情況下不會作此讓步）
- 因財務困難導致證券無法活躍地在市場繼續交易；或
- 以反映所發生減值損失的高度折扣購買金融資產。

除非有證據表明，做出讓步會使未收到合同現金流量之風險顯著降低，且沒有其他減值跡象，否則，當對發生財務困難的債務人作出讓步時，貸款被視為發生信貸減值。對於計劃做出但並未做出讓步的金融資產，當存在可觀察信貸減值證據（包括符合違約定義）時，該資產被視為發生信貸減值。違約之定義（參見下文）包括不可能支付跡象以及金額已逾期90天或更長時間。

表 CRB：於 2020 年 12 月 31 日與風險承擔信貸質素的額外披露—續

違約定義乃釐定預期信貸損失之關鍵。違約之定義用於計量預期信貸損失金額並釐定損失準備金是基於十二個月預期信貸損失還是基於存續期預期信貸損失做出，原因是違約乃違約概率之組成部分之一，而違約概率會影響預期信貸損失之計量及信貸風險顯著增加之識別。

本銀行將下述情況視為違約事件：

- 債務人對本銀行的重大信貸義務已逾期九十天；或
- 債務人有可能不能全額支付其對本銀行的信貸義務。

本銀行監控所有符合減值要求之金融資產，已發行貸款承諾及財務擔保合約，以評估自初始確認後信貸風險是否顯著增長。倘信貸風險顯著增長，本銀行將按照存續期預期信貸損失而非十二個月預期信貸損失來釐定損失準備金。本銀行會計政策並不是使用實務操作，即報告日具有“低”信貸風險的金融資產被視為信貸風險未顯著增長。因此，本銀行監控所有符合因信貸風險顯著增長而須減值之金融資產，已發行貸款承諾及財務擔保合約。

評估自初始確認以來金融工具之信貸風險是否顯著增長時，本銀行將金融工具首次確認後基於工具剩餘期限確定之報告日金融工具發生違約之風險與當前報告日預期剩餘期限內發生違約之風險加以比較。進行此評估時，本銀行根據歷史經驗和專家信貸評估（包括前瞻性信息），考慮了合理有據的定性定量信息，包括無需付出不當成本及努力就可獲得的歷史經驗和前瞻性信息。

定量信息是信貸風險顯著增長的主要指示，通過比較下述指標基於存續期的違約概率變化釐定：

- 報告日剩餘存續期之違約概率；及
- 根據風險初始確認時之事實和情況估計現時之剩餘存續期之違約概率

使用的違約概率為前瞻性信息，本銀行所使用的方法和資料與根據預期信貸損失計量損失準備金所使用的方法和資料相同。

預示信貸風險顯著增長之定性因素及時反映於違約概率模型中。然而，本銀行仍會對某些定性因素進行單獨考慮，以評估信貸風險是否顯著增長。〔針對企業借貸，會對納入“觀察名單”的資產予以特別關注，因為一旦特定交易對手的信譽惡化，就會有一個風險列入觀察名單〕。對於零售借貸，銀行考慮了容忍預期、還款假期、信貸評分以及失業，破產，離婚或死亡等事件。

作為資產到期三十天後之備選方案，本銀行認為信貸風險已顯著增長且資產處於減值模型的第2階段，即損失準備金按存續期預期信貸損失計量。此外，單獨評估及已列入觀察名單之貸款亦處於減值模型第2階段。如上所述，如果存在信貸減值跡象，則資產處於減值模型第3階段。



大有銀行有限公司

表 CRB：於 2020 年 12 月 31 日與風險承擔信貸質素的額外披露－續

表 CRB：關於與風險承擔信貸質素的額外披露

(i) 按地理區域劃分的風險承擔

港幣千元

	客戶墊款 總額	逾期 3 個月以上的 客戶墊款	減值客戶 墊款	階段三 減值損失	撇銷
其他	1,051	0	0	0	0
總額	1,051	0	0	0	0

(ii) 按行業劃分的風險承擔

港幣千元

	客戶墊款 總額	減值客戶 墊款	階段三 減值損失	撇銷
其他	1,051	0	0	0
總額	1,051	0	0	0

(iii) 按剩餘期限劃分的風險承擔

港幣千元

客戶墊款總額	
1 個月以上至 3 個月	175
3 個月以上至 1 年	144
1 年以上至 5 年	702
5 年以上	30
總額	1,051

(iv) 逾期及經重組客戶墊款

於報告期末，本銀行並無逾期及重整貸款

## 大有銀行有限公司

### 表 CRC：截至 2020 年 12 月 31 日 - 減低信用風險措施的描述披露

信用風險是銀行面臨的最重大風險之一，在本行業務活動中以貨幣市場存放存在重大風險，因此，本行建立了完善的框架，用於管理整個企業的信用風險，這包括明確的風險愛好，信用額度和信貸政策。

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR3：截至2020年12月31日認可減低信用風險措施概覽

港幣千元

		(a)	(b1)	(b)	(d)	(f)
		無保證風險承擔： 帳面數額	有保證風險承擔	以認可抵押品作 保證的風險承擔	以認可擔保作保 證的風險承擔	以認可信用衍生工 具合約作保證的 風險承擔
1	貸款	1,051	0	0	0	0
2	債務證券	0	0	0	0	0
3	總計	1,051	0	0	0	0
4	其中違責部分	0	0	0	0	0

第三部分：非證券化類別風險承擔的信用風險

模版CR4：截至2020年12月31日信用風險承擔及認可減低信用風險措施的影響——BSC計算法

港幣千元

	風險承擔類別	(a)		(b)		(c)		(d)		(e)	(f)
		未將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		已將CCF及減低信用風險措施計算在內的風險承擔		風險加權數額及風險加權數額密度	
		資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	資產負債表內數額	資產負債表外數額	風險加權數額	風險加權數額密度
1	官方實體風險承擔	433,958	0	433,958	0	433,958	0	433,958	0	0	0.00%
2	公營單位風險承擔	0	0	0	0	0	0	0	0	0	0
3	多邊發展銀行風險承擔	0	0	0	0	0	0	0	0	0	0
4	銀行風險承擔	1,744,294	0	1,744,294	0	1,744,294	0	1,744,294	0	348,859	20.00%
5	現金項目	1,911	0	1,911	0	1,911	0	1,911	0	0	0.00%
6	以貨銀對付形式以外的形式進行的交易交付失敗所涉的風險承擔	0	0	0	0	0	0	0	0	0	0
7	住宅按揭貸款	0	0	0	0	0	0	0	0	0	0
8	其他風險承擔	7,976	3,490	7,976	3,490	7,976	0	7,976	0	7,976	100.00%
9	對商業實體的重大風險承擔	0	0	0	0	0	0	0	0	0	0
10	總計	2,188,139	3,490	2,188,139	3,490	2,188,139	0	2,188,139	0	356,835	16.31%

大有銀行有限公司

第三部分：非證券化類別風險承擔的信用風險

模版CR5：截至2020年12月31日按資產類別和按風險權重劃分的信用風險承擔——BSC計算法

		港幣千元								
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<div>風險權重</div> <div>風險承擔類別</div>		0%	10%	20%	35%	50%	100%	250%	其他	總信用風險承擔額 (已將CCF及減低 信用風險措施 計算在內)
1	官方實體風險承擔	433,958	0	0	0	0	0	0	0	433,958
2	公營單位風險承擔	0	0	0	0	0	0	0	0	0
3	多邊發展銀行風險承擔	0	0	0	0	0	0	0	0	0
4	銀行風險承擔	0	0	1,744,294	0	0	0	0	0	1,744,294
5	現金項目	1,911	0	0	0	0	0	0	0	1,911
6	以貨銀對付形式以外的形式進行的 交易交付失敗所涉的風險承擔	0	0	0	0	0	0	0	0	0
7	住宅按揭貸款	0	0	0	0	0	0	0	0	0
8	其他風險承擔	0	0	0	0	0	7,976	0	0	7,976
9	對商業實體的重大風險承擔	0	0	0	0	0	0	0	0	0
10	總計	435,869	0	1,744,294	0	0	7,976	0	0	2,188,139

## 大有銀行有限公司

### 表 IRRBBA: 截至 2020 年 12 月 31 日銀行賬內的利率風險目標及政策

銀行賬內的利率風險（IRRBB）是由於市場利率變動而對收益或資本的潛在不利影響。

本行建立了風險管治管理框架，對 IRRBB 進行監督。風險委員會和信貸，資產與負債管理委員會（CALCO）負責 IRRBB 處理所有相關事項。CALCO 還負責監視和審查整體利率風險狀況和利率趨勢。為了監控 IRRBB，每季都會匯總和監控風險報告。

為了優化風險和收益，已經定義了風險偏好。建立風險限額是為了持續監控未來利率變化對股權經濟價值和淨利息收入的影響。

股權敏感性的經濟價值是由於所有其他經濟變量保持不變的預先設定的利率變動，股權經濟價值會變化的程度。市場利率的變化會影響資產，負債和資產負債表外頭寸的經濟價值。一項工具的經濟價值代表對其預期淨現金流量現值的評估，折現至反映的市場匯率。由於利率波動會影響收益，因此也會影響其淨資產。

淨利息收入敏感度是在所有其他經濟變量保持不變的情況下，在不同利率情況下預期淨利息收入的敏感性。淨利息收入的敏感度反映了銀行因市場利率變化而對收益的敏感度。根據利率風險報告中報告的利率重定價頭寸，如果利率發生變化，則會在接下來的 12 個月中評估對收益的影響。

本行按照金融管理局的要求進行了以下主要假設：

1. 在計量權益的經濟價值時，商業利潤和利差部分已從計算中使用的現金流量和使用的折現率中排除。
2. 所有覆蓋的持倉均假設持至到期日為止，並根據最早利率重新訂價日期分類至適當時段，包括無到期日存款。
3. 提前贖回風險的零售定期存款是可酌情給予客戶提前提取的。除非定期存款合約存在重大罰款，否則客戶可能會由於利率的變更或提早提款而破壞有關的存款合約。

大有銀行有限公司

表 IRRBB1: 截至 2020 年 12 月 31 日銀行賬內的利率風險之量化性資料

港幣百萬元

		(a)	(b)	(c)	(d)
		對股權經濟價值的 不利影響		對淨利息收入的 不利影響	
	期間	2020 年 12 月 31 日	2019 年 12 月 31 日	2020 年 12 月 31 日	2019 年 12 月 31 日
1	平行向上	4	2	(5)	(9)
2	平行向下	0	0	5	9
3	較傾斜	0	0		
4	較橫向	4	2		
5	短率上升	4	3		
6	短率下降	0	0		
7	最高	4	3	5	9
	期間	2020 年 12 月 31 日		2019 年 12 月 31 日	
8	一級資本	811		811	

## 大有銀行有限公司

### 表 REMA: 截至 2020 年 12 月 31 日薪酬政策

董事會負責監督銀行薪酬政策的制定和執行。另設立薪酬委員會協助董事會履行其設計和運作銀行薪酬制度的責任。

薪酬政策涵蓋與銀行業務相稱的準則和程式。它還支援銀行的道德價值觀、目標、戰略和控制環境。薪酬結構旨在鼓勵員工行為，支援銀行的風險管理框架和長期財務穩健。薪酬委員會和董事會將每年審查該政策。

採用系統的評價方法來確定每個僱員的適當薪酬水準。通過年度定期表現審查，將評估每個僱員在工作上滿足了其作用的要求，以及實現其既定的業績目標的程度。

關鍵人員是在受僱期間的職責或活動涉及承擔重大風險或代表銀行承擔重大風險的個別僱員。

受風險控制約束的員工具有獨立工作的特點。因此，薪酬不應由與業務關係有關的人員審查。因此，他們的報酬由薪酬委員會確定和審查，並由董事會核准。

薪酬待遇通常包括固定和浮動薪酬。由於銀行主要從事簡單的業務，因此不使用浮動薪酬。但是根據董事會的酌情，可向所有工作人員發放花紅。



## 大有銀行有限公司

### 模版REM1：在2020年內給予的薪酬

本銀行有10人為高級管理人員及4人為關鍵人員，均給予固定薪酬，於本年內以現金支付金額分別為港幣4,740,580元及港幣1,587,039元，合共港幣6,327,619元（2019年：港幣6,016,560元）。本銀行於年內並無提供任何保證花紅、簽約獎金及遣散費。

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### 模版REM2：特別付款

於2020年並沒有特別付款披露。

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### 模版REM3：遞延薪酬

於2020年並沒有遞延薪酬披露。

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#### 第四部分: 交易對手方信用風險

截至2020年12月31日並沒有交易對手方信用風險披露。

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#### 第五部分: 證券化類別風險承擔

截至2020年12月31日並沒有證券化類別風險承擔披露。

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#### 第六部分: 市場風險

截至2020年12月31日並沒有市場風險承擔披露、因本銀行已符合低額豁免計算市場風險的所有條件。

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