Regulatory Disclosures

31 March 2017

集友銀行
Chiyu Banking Corporation Ltd.

CONTENTS PAGE

Key ratio

Capital ratio

	At 31 March 2017
	HK$'000
Total risk-weighted assets	32,101,917
CET1 capital	5,278,165
CET1 capital ratio (as a percentage of risk-weighted assets)	**16.44%**
Tier 1 capital	5,278,165
Tier 1 capital ratio (as a percentage of risk-weighted assets)	**16.44%**
Total capital	6,053,748
Total capital ratio (as a percentage of risk-weighted assets)	**18.86%**

Leverage ratio

	At 31 March 2017
	HK$'000
Tier 1 capital	5,278,165
Leverage ratio exposure	56,866,435
Leverage ratio	**9.28%**

Overview of RWA

		RWA		Minimum capital requirements
		At 31 March 2017	At 31 December 2016	At 31 March 2017
		HK$'000	HK$'000	HK$'000
1	Credit risk for non-securitization exposures	30,516,323	28,315,616	2,441,306
2	Of which STC approach	820,792	840,720	65,663
2a	Of which BSC approach	-	-	-
3	Of which IRB approach	29,695,531	27,474,896	2,375,642
4	Counterparty credit risk	43,018	24,883	3,441
5	Of which SA-CCR	-	-	-
5a	Of which CEM	43,018	24,883	3,441
6	Of which IMM(CCR) approach	-	-	-
7	Equity exposures in banking book under market-based approach	-	-	-
8	CIS exposures – LTA	-	-	-
9	CIS exposures – MBA	-	-	-
10	CIS exposures – FBA	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB(S) approach – ratings-based method	-	-	-
14	Of which IRB(S) approach – supervisory formula method	-	-	-
15	Of which STC(S) approach	-	-	-
16	Market risk	111,900	160,963	8,952
17	Of which STM approach	-	-	-
18	Of which IMM approach	111,900	160,963	8,952
19	Operational risk	2,148,125	2,170,388	171,850
20	Of which BIA approach	-	-	-
21	Of which STO approach	2,148,125	2,170,388	171,850
21a	Of which ASA approach	-	-	-
22	Of which AMA approach	N/A	N/A	N/A
23	Amounts below the thresholds for deduction (subject to 250% RW)	250	250	20
24	Capital floor adjustment	-	-	-
24a	Deduction to RWA	717,699	717,821	57,416
24b	Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital	-	458	-
24c	Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital	717,699	717,363	57,416
25	Total	32,101,917	29,954,279	2,568,153

Credit risk

RWA flow statements of credit risk exposures under IRB approach

		HK$'000
1	**RWA as at 31 December 2016**	**27,474,896**
2	Asset size	1,482,727
3	Asset quality	691,764
4	Model updates	-
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	46,144
8	Other	-
9	**RWA as at 31 March 2017**	**29,695,531**

Counterparty credit risk

RWA flow statements of default risk exposures under IMM(CCR) approach

		HK$'000
1	**RWA as at 31 December 2016**	**-**
2	Asset size	-
3	Credit quality of counterparties	-
4	Model updates	-
5	Methodology and policy	-
6	Acquisitions and disposals	-
7	Foreign exchange movements	-
8	Other	-
9	**RWA as at 31 March 2017**	**-**

Market risk

RWA flow statements of market risk exposures under IMM approach

		VaR	Stressed VaR	IRC	CRC	Other	Total RWA
		HK$'000	HK$'000	HK$'000	HK$'000	HK$'000	HK$'000
1	**RWA as at 31 December 2016**	**67,938**	**93,025**	**-**	**-**	**-**	**160,963**
1a	Regulatory adjustment	(49,325)	(67,462)	-	-	-	(116,787)
1b	RWA as at day-end of 31 December 2016	18,613	25,563	-	-	-	44,176
2	Movement in risk levels	(5,432)	(12,099)	-	-	-	(17,531)
3	Model updates/changes	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-
6	Foreign exchange movements	104	47	-	-	-	151
7	Other	(10)	(23)	-	-	-	(33)
7a	RWA as at day-end of 31 March 2017	13,275	13,488	-	-	-	26,763
7b	Regulatory adjustment	36,375	48,762	-	-	-	85,137
8	**RWA as at 31 March 2017**	**49,650**	**62,250**	**-**	**-**	**-**	**111,900**