TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 31 March 2021

		(a)	(b)	(c)	(d)	(e)
		31/3/2021	31/12/2020	30/9/2020	30/6/2020	31/3/2020
		(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)	(HK$'000)
	Regulatory capital					
1	Common Equity Tier 1 (CET1)	808,763	811,178	814,258	814,484	814,309
2	Tier 1	808,763	811,178	814,258	814,484	814,309
3	Total capital	808,813	811,228	814,308	814,534	814,409
	RWA					
4	Total RWA	400,387	409,885	459,663	445,653	515,768
	Risk-based regulatory capital ratios (as a percentage of RWA)					
5	CET1 ratio (%)	202.00%	197.90%	177.14%	182.76%	157.88%
6	Tier 1 ratio (%)	202.00%	197.90%	177.14%	182.76%	157.88%
7	Total capital ratio (%)	202.01%	197.92%	177.15%	182.77%	157.90%
	Additional CET1 buffer requirements (as a percentage of RWA)					
8	Capital conservation buffer requirement (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical capital buffer requirement (%)	1.00%	1.01%	1.00%	0.99%	1.00%
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 (%)	3.50%	3.51%	3.50%	3.49%	3.50%
12	CET1 available after meeting the AI's minimum capital requirements (%)	194.01%	189.92%	169.15%	174.77%	149.90%
	Basel III leverage ratio					
13	Total leverage ratio (LR) exposure measure	2,163,467	2,191,724	2,288,493	2,280,659	2,467,483
14	LR (%)	37.38%	37.01%	35.58%	35.71%	33.00%
	Liquidity Coverage Ratio (LCR) / Liquidity Maintenance Ratio (LMR)					
	Applicable to category 1 institution only:					
15	Total high quality liquid assets (HQLA)	N/A	N/A	N/A	N/A	N/A
16	Total net cash outflows	N/A	N/A	N/A	N/A	N/A
17	LCR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2 institution only:					
17a	LMR (%)	118.72%	102.82%	89.17%	97.32%	202.48%
	Net Stable Funding Ratio (NSFR) / Core Funding Ratio (CFR)					
	Applicable to category 1 institution only:					
18	Total available stable funding	N/A	N/A	N/A	N/A	N/A
19	Total required stable funding	N/A	N/A	N/A	N/A	N/A
20	NSFR (%)	N/A	N/A	N/A	N/A	N/A
	Applicable to category 2A institution only:					
20a	CFR (%)	N/A	N/A	N/A	N/A	N/A

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Template OV1: Overview of Risk-Weighted Amount (RWA) as at 31 March 2021

HK$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		31-Mar-2021	31-Dec-2020	31-Mar-2021
1	Credit risk for non-securitization exposures	**350,537**	356,835	**28,043**
2	Of which STC approach	-	-	-
2a	Of which BSC approach	350,537	356,835	28,043
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	**49,850**	53,050	**3,988**
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	**400,387**	409,885	**32,031**

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.

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Template LR2: Leverage ratio ("LR") as at 31 March 2021

		(a)	(b)
		HK$ equivalent (HK$'000)	
		31/3/2021	31/12/2020
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,160,482	2,188,739
2	Less: Asset amounts deducted in determining Tier 1 capital	(505)	(505)
3	**Total on-balance sheet exposures (excluding derivative contracts and SFTs)**	2,159,977	2,188,234
Exposures arising from derivative contracts			
4	Replacement cost associated with all derivative contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)	0	0
5	Add-on amounts for PFE associated with all derivative contracts	0	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
7	Less: Deductions of receivables assets for cash variation margin provided under derivative contracts	0	0
8	Less: Exempted CCP leg of client-cleared trade exposures	0	0
9	Adjusted effective notional amount of written credit derivative contracts	0	0
10	Less: Adjusted effective notional offsets and add-on deductions for written credit derivative contracts	0	0
11	**Total exposures arising from derivative contracts**	0	0
Exposures arising from SFTs			
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0	0
13	Less: Netted amounts of cash payables and cash receivables of gross SFT assets	0	0
14	CCR exposure for SFT assets	0	0
15	Agent transaction exposures	0	0
16	**Total exposures arising from SFTs**	0	0
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	3,490	3,490
18	Less: Adjustments for conversion to credit equivalent amounts	0	0
19	**Off-balance sheet items**	3,490	3,490
Capital and total exposures			
20	**Tier 1 capital**	808,763	811,178
20a	**Total exposures before adjustments for specific and collective provisions**	2,163,467	2,191,724
20b	**Adjustments for specific and collective provisions**	0	0
21	**Total exposures after adjustments for specific and collective provisions**	2,163,467	2,191,724
Leverage ratio			
22	**Leverage ratio**	**37.38%**	**37.01%**