

TAI YAU BANK, LIMITED

Template LR2: Leverage ratio (“LR”) as at 30 September 2018

		(a)	(b)
		HK\$ equivalent (HK\$'000)	
		30/9/2018	30/6/2018
On-balance sheet exposures			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,972,985	2,897,546
2	Less: Asset amounts deducted in determining Tier 1 capital	(345)	(345)
3	Total on-balance sheet exposures (excluding derivative contracts and SFTs)	2,972,640	2,897,201
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	791,617	787,013
20a	Total exposures before adjustments for specific and collective provisions	0	0
20b	Adjustments for specific and collective provisions	0	0
21	Total exposures after adjustments for specific and collective provisions	2,976,130	2,900,691
Leverage ratio			
22	Leverage ratio	26.60%	27.13%

大有銀行有限公司

槓桿比率通用披露模版截至2018年9月30日

		(a)	(b)
		等值港元	
		30/9/2018	30/6/2018
資產負債表內風險承擔			
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）	2,972,985	2,897,546
2	扣減：斷定一級資本時所扣減的資產數額	(345)	(345)
3	資產負債表內風險承擔總額（不包括衍生工具合約及SFT）	2,972,640	2,897,201
由衍生工具合約產生的風險承擔			
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
由SFT產生的風險承擔			
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
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
資本及風險承擔總額			
20	一級資本	791,617	787,013
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	0	0
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	2,976,130	2,900,691
槓桿比率			
22	槓桿比率	26.60%	27.13%