

# TAI YAU BANK, LIMITED

Template KM1: Key prudential ratios as at 30 September 2020

		(a)	(b)	(c)	(d)	(e)
		30/9/2020	30/6/2020	31/3/2020	31/12/2019	30/9/2019
		(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)	(HK\$'000)
<b>Regulatory capital</b>						
1	Common Equity Tier 1 (CET1)	814,258	814,484	814,309	811,437	808,449
2	Tier 1	814,258	814,484	814,309	811,437	808,449
3	Total capital	814,308	814,534	814,409	811,537	808,549
<b>RWA</b>						
4	Total RWA	459,663	445,653	515,768	519,528	543,847
<b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>						
5	CET1 ratio (%)	177.14%	182.76%	157.88%	156.19%	148.65%
6	Tier 1 ratio (%)	177.14%	182.76%	157.88%	156.19%	148.65%
7	Total capital ratio (%)	177.15%	182.77%	157.90%	156.21%	148.67%
<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 (%)	1.00%	0.99%	1.00%	2.00%	2.50%
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%	3.49%	3.50%	4.50%	5.00%
12	CET1 available after meeting the AI's minimum capital requirements (%)	169.15%	174.77%	149.90%	148.21%	140.67%
<b>Basel III leverage ratio</b>						
13	Total leverage ratio (LR) exposure measure	2,288,493	2,280,659	2,467,483	2,611,439	2,776,588
14	LR (%)	35.58%	35.71%	33.00%	31.07%	29.12%
<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 (%)	89.17%	97.32%	202.48%	115.95%	80.29%
<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

Template OV1: Overview of Risk-Weighted Amount (RWA) as at 30 September 2020

HK\$'000

		(a)	(b)	(c)
		RWA		Minimum capital requirements
		30-Sep-2020	30-Jun-2020	30-Sep-2020
1	Credit risk for non-securitization exposures	404,138	389,540	32,331
2	Of which STC approach	-	-	-
2a	Of which BSC approach	404,138	389,540	32,331
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	55,525	56,113	4,442
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	459,663	445,653	36,773

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 LR2: Leverage ratio ("LR") as at 30 September 2020

		(a)	(b)
		HK\$ equivalent (HK\$'000)	
		30/9/2020	30/6/2020
<b>On-balance sheet exposures</b>			
1	On-balance sheet exposures (excluding those arising from derivative contracts and SFTs, but including collateral)	2,285,298	2,277,464
2	Less: Asset amounts deducted in determining Tier 1 capital	(295)	(295)
3	<b>Total on-balance sheet exposures (excluding derivative contracts and SFTs)</b>	<b>2,285,003</b>	<b>2,277,169</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	Tier 1 capital	814,258	814,484
20a	<b>Total exposures before adjustments for specific and collective provisions</b>	<b>2,288,493</b>	<b>2,280,659</b>
20b	Adjustments for specific and collective provisions	0	0
21	<b>Total exposures after adjustments for specific and collective provisions</b>	<b>2,288,493</b>	<b>2,280,659</b>
<b>Leverage ratio</b>			
22	<b>Leverage ratio</b>	<b>35.58%</b>	<b>35.71%</b>